
State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Filing at a Glance

Company:	Brighthouse Life Insurance Company
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.002 Non Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	02/26/2019
SERFF Tr Num:	MILL-131718212
SERFF Status:	Assigned
State Tr Num:	MILL-131718212
State Status:	Received Review in Progress
Co Tr Num:	LTC3 NQ COMP
Implementation	On Approval
Date Requested:	
Author(s):	Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury, Brett Jones, Joseph Carlstrom
Reviewer(s):	Jim Lavery (primary), David D'Agostino
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 23.7% increase on 42 policyholders of Brighthouse Life form H-LTC3J-2 (Series name is LTC3 NQ COMP).

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70
Filing Company: Brighthouse Life Insurance Company

General Information

Project Name: Round 4.1 Filing	Status of Filing in Domicile: Authorized
Project Number: 145GEC01-70	Date Approved in Domicile: 05/22/2018
Requested Filing Mode: Review & Approval	Domicile Status Comments: A 15.0% rate increase was filed in Delaware on May 22, 2018.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 23.7%	Filing Status Changed: 02/27/2019
	State Status Changed: 02/27/2019
Deemer Date:	Created By: David Chou
Submitted By: John Hebig	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care

Filing Description:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC3J-2, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1993. These forms were issued in Pennsylvania from October 1993 through December 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1995.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, six prior increases have been approved and implemented on these forms and associated riders.

- 1.A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
- 5.A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
- 6.On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 23.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
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minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

Company and Contact

Filing Contact Information

John Hebig, Actuary
8500 Normandale Lake Blvd.
Suite 1850
MN
MINNEAPOLIS, MN 55437-3830
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952-820-2488 [Phone]
952-897-5301 [FAX]

Filing Company Information

(This filing was made by a third party - millimaninc)

Brighthouse Life Insurance Company	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	The state of domicile, Delaware, has a \$100 fee.
Per Company:	Yes

SERFF Tracking #: MILL-131718212

State Tracking #: MILL-131718212

Company Tracking #: LTC3 NQ COMP

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	02/26/2019	156237843

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	06/02/2018
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-131126102

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Brighthouse Life Insurance Company	%	23.700%	\$38,903	42	\$164,149	23.700%	23.700%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3J-2, et al.	Revised	Previous State Filing Number: MILL-131126102 Percent Rate Change Request: 23.7	PA_LTC3_NQ_Prem_23.7%_20190226.pdf, PA_LTC3_NQ_Prem_Current_20190226.pdf,

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	824.45	798.66	772.88	18-44	23.47	22.48	21.82
45-49	915.02	878.00	840.98	45-49	30.74	29.42	28.43
50-54	995.35	947.75	900.48	50-54	39.34	37.35	35.70
55	1,223.78	1,178.49	1,133.20	55	56.20	54.21	51.90
56	1,295.84	1,250.89	1,205.60	56	61.16	59.17	56.86
57	1,373.86	1,328.90	1,283.61	57	67.11	64.79	62.48
58	1,453.53	1,408.57	1,363.28	58	72.73	70.41	68.43
59	1,530.55	1,485.92	1,441.29	59	78.68	76.36	74.05
60	1,600.63	1,557.33	1,514.02	60	84.63	82.31	80.00
61	1,661.79	1,620.46	1,579.47	61	89.92	87.93	85.62
62	1,719.97	1,680.30	1,640.96	62	95.54	93.55	91.24
63	1,783.11	1,743.44	1,703.77	63	101.82	99.50	97.52
64	1,859.14	1,816.16	1,772.86	64	109.09	106.77	104.46
65	1,956.66	1,905.09	1,853.52	65	118.34	115.37	112.06
66	2,079.96	2,014.84	1,950.05	66	129.58	125.62	121.32
67	2,224.42	2,143.76	2,063.10	67	142.81	137.19	131.90
68	2,381.11	2,287.23	2,193.02	68	156.69	150.41	143.80
69	2,542.10	2,440.95	2,339.79	69	171.57	164.62	157.35
70	2,699.12	2,601.60	2,503.75	70	186.11	179.50	172.89
71	2,851.52	2,769.20	2,687.22	71	200.99	195.37	190.08
72	3,028.70	2,965.56	2,902.42	72	218.51	214.54	210.24
73	3,267.38	3,216.14	3,164.90	73	241.98	238.67	235.37
74	3,604.23	3,546.71	3,489.52	74	274.71	270.41	266.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,076.29	3,983.73	3,891.17	75	319.66	312.39	305.12
76	4,706.69	4,542.72	4,378.43	76	379.17	365.61	352.06
77	5,463.37	5,200.23	4,937.10	77	451.56	429.41	407.26
78	6,300.04	5,923.19	5,546.34	78	533.54	501.15	468.75
79	7,170.77	6,677.89	6,185.34	79	622.14	579.16	536.19
80		7,431.59	6,833.59	80	714.37	661.14	607.92
81		8,156.87	7,473.91	81	807.59	745.44	683.29
82		8,854.38	8,104.97	82	901.14	831.06	761.31
83		9,531.06	8,729.09	83	995.02	918.00	841.31
84		10,193.85	9,348.58	84	1,088.90	1,005.93	922.96
				85	1,183.12	1,094.19	1,004.94
				86	1,301.46	1,203.61	1,105.43
				87	1,431.71	1,323.94	1,215.84
				88	1,574.85	1,456.50	1,337.50
				89	1,732.20	1,602.28	1,471.38
				90	1,905.42	1,762.61	1,618.48
				91	2,095.83	1,938.81	1,780.46
				92	2,305.41	2,132.85	1,958.64
				93	2,535.82	2,346.07	2,154.67
				94	2,789.37	2,580.78	2,370.20
				95	3,068.37	2,838.95	2,607.22
				96	3,375.14	3,122.92	2,868.04
				97	3,712.66	3,435.31	3,154.98
				98	4,083.89	3,778.77	3,470.35
				99	4,492.15	4,156.61	3,817.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	876.02	850.23	824.45	18-44	24.79	24.13	23.47
45-49	964.61	927.26	890.23	45-49	32.40	31.07	30.08
50-54	1,042.62	1,006.92	971.55	50-54	41.32	39.67	38.35
55	1,359.64	1,291.55	1,223.78	55	62.48	59.17	56.20
56	1,453.53	1,379.48	1,305.76	56	68.76	65.12	61.82
57	1,552.70	1,474.02	1,395.35	57	75.70	71.73	67.77
58	1,652.86	1,570.55	1,488.24	58	82.64	78.68	74.38
59	1,749.39	1,664.43	1,579.47	59	89.92	85.62	81.32
60	1,838.64	1,752.03	1,665.42	60	97.19	92.56	87.93
61	1,917.65	1,830.38	1,742.78	61	103.80	99.17	94.54
62	1,992.36	1,904.10	1,815.50	62	110.74	106.11	101.16
63	2,070.37	1,979.47	1,888.89	63	118.34	113.39	108.10
64	2,158.64	2,063.43	1,968.56	64	126.94	121.32	116.03
65	2,265.41	2,162.60	2,059.46	65	137.19	130.91	124.63
66	2,395.99	2,281.61	2,167.23	66	149.09	141.82	134.87
67	2,550.03	2,422.76	2,295.16	67	163.30	154.71	146.44
68	2,725.24	2,586.07	2,447.23	68	179.17	169.58	160.33
69	2,919.28	2,772.84	2,626.40	69	196.69	186.77	176.53
70	3,129.53	2,982.75	2,836.31	70	215.86	205.95	195.70
71	3,359.61	3,220.43	3,081.59	71	237.35	227.76	218.18
72	3,632.66	3,502.74	3,372.50	72	262.80	253.88	244.62
73	3,978.44	3,849.18	3,720.26	73	295.53	286.28	277.02
74	4,425.37	4,280.91	4,136.45	74	337.51	326.94	316.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,002.88	4,817.43	4,632.31	75	392.39	377.84	363.30
76	5,727.82	5,470.64	5,213.45	76	461.15	440.32	419.17
77	6,571.44	6,218.06	5,865.01	77	542.47	513.05	483.63
78	7,491.43	7,028.30	6,565.49	78	634.04	594.37	554.70
79	8,446.78	7,870.26	7,294.08	79	732.55	682.30	632.05
				80	836.02	775.19	714.37
				81	941.80	871.06	800.32
				82	1,049.24	969.24	889.24
				83	1,157.99	1,069.40	980.81
				84	1,267.74	1,170.56	1,073.37
				85	1,377.82	1,272.37	1,166.92
				86	1,515.67	1,399.64	1,283.61
				87	1,667.41	1,539.47	1,411.87
				88	1,834.01	1,693.52	1,553.03
				89	2,017.48	1,862.77	1,708.40
				90	2,219.13	2,049.22	1,879.30
				91	2,440.95	2,254.17	2,067.40
				92	2,684.91	2,479.62	2,274.01
				93	2,953.33	2,727.55	2,501.44
				94	3,248.53	3,000.27	2,751.68
				95	3,573.49	3,300.43	3,026.72
				96	3,930.83	3,630.34	3,329.52
				97	4,323.88	3,993.31	3,662.41
				98	4,756.27	4,392.64	4,028.68
				99	5,231.97	4,831.97	4,431.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	978.82	940.15	901.80	18-44	27.77	26.78	25.45
45-49	1,063.45	1,026.43	989.07	45-49	35.70	34.71	33.39
50-54	1,208.57	1,172.87	1,137.50	50-54	47.60	46.28	44.96
55	1,518.32	1,461.46	1,404.93	55	69.75	67.11	64.46
56	1,622.78	1,561.29	1,499.48	56	76.69	73.72	71.07
57	1,739.47	1,673.36	1,606.91	57	84.63	81.65	78.35
58	1,861.78	1,791.37	1,721.29	58	93.22	89.92	86.28
59	1,983.43	1,910.05	1,836.33	59	102.15	98.18	94.54
60	2,098.14	2,022.44	1,946.74	60	110.74	106.77	102.81
61	2,201.94	2,125.25	2,048.56	61	119.34	115.37	111.07
62	2,302.10	2,224.75	2,147.73	62	128.26	123.96	119.67
63	2,408.22	2,330.20	2,252.52	63	137.85	133.22	128.92
64	2,529.87	2,450.53	2,371.19	64	148.76	144.13	139.50
65	2,677.30	2,594.99	2,512.68	65	161.98	157.02	152.06
66	2,858.13	2,770.53	2,683.25	66	177.85	172.23	166.61
67	3,073.00	2,979.78	2,886.89	67	196.36	190.41	184.13
68	3,320.93	3,223.08	3,125.56	68	217.85	211.24	204.62
69	3,600.92	3,501.09	3,401.26	69	242.31	235.37	228.76
70	3,911.99	3,814.14	3,716.29	70	270.08	263.14	256.52
71	4,256.45	4,164.55	4,072.98	71	301.15	294.87	288.59
72	4,648.84	4,560.24	4,471.65	72	337.18	331.23	325.28
73	5,108.00	5,010.81	4,913.63	73	380.16	373.55	366.60
74	5,652.45	5,525.84	5,399.24	74	431.73	422.47	413.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	6,299.71	6,114.59	5,929.14	75	493.87	479.33	464.78
76	7,061.02	6,782.35	6,504.01	76	567.92	545.11	522.30
77	7,915.88	7,519.20	7,122.51	77	652.55	619.49	586.10
78	8,836.53	8,309.59	7,782.99	78	746.76	701.80	656.52
79	9,794.85	9,139.66	8,484.47	79	848.91	791.72	734.53
				80	957.67	889.24	820.81
				81	1,071.05	993.04	915.02
				82	1,188.74	1,102.79	1,016.51
				83	1,309.73	1,216.51	1,123.28
				84	1,432.37	1,332.87	1,233.36
				85	1,556.00	1,450.55	1,345.43
				86	1,711.70	1,595.67	1,479.97
				87	1,882.94	1,755.34	1,628.07
				88	2,071.37	1,930.87	1,791.04
				89	2,278.63	2,123.93	1,970.21
				90	2,506.40	2,336.48	2,167.23
				91	2,756.97	2,570.20	2,384.09
				92	3,032.67	2,827.38	2,622.43
				93	3,335.80	3,110.02	2,884.57
				94	3,669.35	3,421.09	3,173.16
				95	4,036.29	3,763.23	3,490.51
				96	4,439.92	4,139.43	3,839.60
				97	4,883.87	4,553.30	4,223.72
				98	5,372.13	5,008.50	4,646.19
				99	5,909.31	5,509.32	5,110.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,107.75	1,069.07	1,030.39	18-44	31.40	30.41	29.09
45-49	1,236.67	1,199.32	1,162.29	45-49	41.65	40.33	39.01
50-54	1,469.06	1,421.79	1,374.19	50-54	58.18	56.20	54.21
55	1,812.86	1,722.28	1,631.70	55	83.30	79.01	74.71
56	1,926.91	1,825.75	1,724.60	56	90.91	86.28	81.32
57	2,059.80	1,948.06	1,836.33	57	100.16	94.54	89.25
58	2,209.88	2,087.89	1,965.91	58	110.41	104.13	98.18
59	2,374.50	2,242.93	2,111.36	59	121.98	115.37	108.43
60	2,552.35	2,411.52	2,271.03	60	134.87	127.27	120.00
61	2,741.10	2,592.35	2,443.59	61	149.09	140.82	132.89
62	2,940.44	2,784.41	2,628.38	62	164.29	155.70	147.10
63	3,151.01	2,988.04	2,825.40	63	181.15	171.90	162.31
64	3,372.17	3,202.91	3,033.99	64	199.00	189.09	179.17
65	3,604.23	3,429.03	3,253.82	65	218.18	207.60	197.02
66	3,849.84	3,669.02	3,487.87	66	238.67	227.43	216.19
67	4,123.56	3,937.11	3,750.67	67	262.14	250.24	238.01
68	4,441.90	4,251.16	4,060.09	68	289.91	277.35	264.46
69	4,822.06	4,628.01	4,433.96	69	323.30	310.41	297.18
70	5,281.22	5,085.52	4,890.15	70	364.29	351.07	337.51
71	5,827.99	5,631.96	5,435.93	71	413.88	399.99	386.44
72	6,438.55	6,239.22	6,039.88	72	469.74	455.53	441.31
73	7,081.85	6,870.94	6,660.37	73	529.91	514.70	499.16
74	7,725.47	7,490.10	7,255.07	74	592.05	574.20	556.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,338.02	8,060.01	7,782.00	75	653.87	632.05	610.24
76	8,899.00	8,557.19	8,215.38	76	713.71	685.94	658.17
77	9,435.19	9,013.71	8,592.23	77	774.53	739.49	704.45
78	9,984.60	9,474.86	8,964.79	78	840.31	797.01	753.70
79	10,585.25	9,985.59	9,386.27	79	915.35	863.12	810.89
				80	1,002.96	942.46	881.64
				81	1,106.43	1,037.67	968.58
				82	1,223.45	1,146.75	1,070.39
				83	1,350.39	1,266.75	1,183.12
				84	1,483.94	1,393.36	1,302.79
				85	1,620.80	1,523.61	1,426.42
				86	1,782.78	1,676.00	1,569.23
				87	1,960.95	1,843.60	1,726.25
				88	2,156.98	2,028.06	1,898.81
				89	2,372.85	2,231.03	2,088.56
				90	2,610.20	2,454.17	2,297.48
				91	2,871.35	2,699.45	2,527.22
				92	3,158.62	2,969.53	2,780.11
				93	3,474.64	3,266.38	3,058.12
				94	3,822.08	3,592.99	3,363.90
				95	4,204.22	3,952.32	3,700.43
				96	4,624.71	4,347.69	4,070.34
				97	5,087.18	4,782.39	4,477.27
				98	5,595.93	5,260.73	4,924.86
				99	6,155.58	5,786.67	5,417.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,424.44	1,373.53	1,322.62	18-44	88.92	85.62	82.64
45-49	1,504.10	1,454.19	1,403.94	45-49	97.52	94.21	90.91
50-54	1,580.80	1,531.54	1,482.29	50-54	106.44	103.14	99.83
55	1,654.84	1,605.92	1,557.33	55	115.37	112.06	108.76
56	1,703.11	1,647.90	1,593.03	56	119.67	116.03	112.06
57	1,766.25	1,702.12	1,638.32	57	125.29	120.66	116.03
58	1,840.96	1,766.58	1,692.20	58	131.57	126.28	120.66
59	1,924.26	1,838.97	1,753.35	59	138.51	132.23	125.95
60	2,013.18	1,917.32	1,821.45	60	145.78	138.84	131.90
61	2,106.41	2,001.28	1,896.16	61	153.72	145.78	138.18
62	2,209.21	2,095.50	1,981.78	62	162.31	153.72	145.45
63	2,328.22	2,205.91	2,083.93	63	172.23	163.30	154.05
64	2,470.70	2,339.13	2,207.89	64	184.13	174.21	164.62
65	2,642.92	2,501.44	2,359.95	65	198.34	187.77	177.19
66	2,850.19	2,696.81	2,543.42	66	215.86	203.96	192.39
67	3,087.21	2,921.60	2,755.98	67	235.37	222.81	210.24
68	3,346.38	3,170.19	2,993.99	68	257.19	243.63	230.08
69	3,620.76	3,437.29	3,253.82	69	279.99	265.78	251.57
70	3,902.74	3,716.95	3,531.17	70	303.80	289.58	275.04
71	4,192.32	4,008.85	3,825.71	71	328.59	314.37	299.83
72	4,516.28	4,333.80	4,151.33	72	356.36	342.14	327.93
73	4,908.67	4,716.93	4,525.53	73	390.41	375.20	359.99
74	5,403.86	5,184.36	4,964.86	74	433.05	415.53	398.01

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	6,035.92	5,761.54	5,487.17	75	487.26	465.12	442.97
76	6,826.65	6,465.00	6,103.35	76	555.36	525.94	496.19
77	7,748.94	7,274.90	6,800.86	77	634.70	596.02	557.01
78	8,764.46	8,162.82	7,561.18	78	722.96	673.38	623.46
79	9,834.19	9,099.66	8,365.46	79	817.17	756.02	694.86
80		10,057.00	9,194.87	80		841.64	769.57
81		11,011.03	10,034.19	81		928.58	846.26
82		11,958.12	10,879.13	82		1,016.18	924.61
83		12,899.92	11,727.71	83		1,104.44	1,004.28
84		13,838.41	12,579.26	84		1,193.04	1,084.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,546.75	1,485.59	1,424.44	18-44	96.53	92.89	88.92
45-49	1,644.60	1,574.52	1,504.10	45-49	106.77	102.15	97.52
50-54	1,739.14	1,660.13	1,580.80	50-54	117.02	111.73	106.44
55	1,849.55	1,752.03	1,654.84	55	129.25	122.31	115.37
56	1,948.06	1,843.27	1,738.48	56	137.19	129.58	122.31
57	2,074.01	1,960.62	1,847.24	57	147.10	139.17	130.91
58	2,215.16	2,092.19	1,968.89	58	158.34	149.42	140.82
59	2,358.63	2,225.41	2,092.19	59	169.58	160.00	150.41
60	2,492.51	2,348.72	2,204.92	60	180.49	170.24	159.67
61	2,608.21	2,454.17	2,299.79	61	190.08	178.84	167.60
62	2,714.99	2,550.70	2,386.73	62	199.34	187.10	175.20
63	2,826.06	2,652.51	2,479.29	63	208.92	196.03	183.47
64	2,954.98	2,773.17	2,591.36	64	220.16	206.61	193.05
65	3,114.98	2,926.23	2,737.47	65	234.05	219.83	205.62
66	3,316.63	3,122.25	2,928.21	66	250.90	236.36	221.48
67	3,556.96	3,359.61	3,162.25	67	271.40	256.19	240.99
68	3,831.66	3,633.98	3,436.63	68	294.21	279.00	263.80
69	4,134.47	3,940.42	3,746.71	69	319.66	304.79	289.58
70	4,460.41	4,274.63	4,088.52	70	347.43	332.89	318.34
71	4,811.15	4,636.61	4,462.39	71	377.18	363.63	350.08
72	5,216.76	5,049.16	4,881.56	72	411.56	398.67	385.45
73	5,714.27	5,538.74	5,363.20	73	454.21	440.32	426.77
74	6,340.71	6,133.11	5,925.18	74	508.09	491.56	474.70
75	7,133.42	6,859.04	6,584.67	75	575.86	553.71	531.56
76	8,114.23	7,733.08	7,351.93	76	660.15	629.08	598.01
77	9,246.10	8,728.76	8,211.08	77	757.67	715.03	672.38
78	10,476.82	9,808.08	9,139.33	78	864.45	809.24	753.70
79	11,754.16	10,933.68	10,113.53	79	976.51	908.41	839.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,709.39	1,628.07	1,546.75	18-44	106.77	101.82	96.53
45-49	1,825.09	1,734.84	1,644.60	45-49	118.34	112.39	106.77
50-54	1,976.16	1,857.49	1,739.14	50-54	132.89	124.96	117.02
55	2,141.45	1,995.33	1,849.55	55	149.42	139.17	129.25
56	2,281.61	2,126.24	1,970.54	56	160.66	149.75	138.84
57	2,461.44	2,295.49	2,129.22	57	174.54	162.97	151.07
58	2,663.75	2,487.23	2,310.70	58	190.41	177.85	164.96
59	2,871.35	2,685.90	2,500.45	59	206.61	193.38	179.83
60	3,067.71	2,875.98	2,684.25	60	222.14	208.26	194.38
61	3,240.93	3,046.55	2,851.85	61	236.36	222.14	207.93
62	3,401.26	3,206.88	3,012.83	62	249.58	235.37	221.15
63	3,564.89	3,372.17	3,179.77	63	263.80	249.58	235.04
64	3,747.37	3,556.96	3,366.55	64	279.33	265.12	250.90
65	3,964.55	3,775.80	3,587.04	65	297.85	283.63	269.42
66	4,229.34	4,040.91	3,852.16	66	319.99	305.78	291.56
67	4,543.38	4,353.97	4,164.22	67	346.44	331.89	317.35
68	4,904.37	4,714.29	4,524.54	68	376.52	361.98	347.43
69	5,310.97	5,121.89	4,932.80	69	410.57	396.03	381.48
70	5,761.21	5,575.43	5,389.65	70	448.59	434.04	419.83
71	6,258.06	6,077.24	5,896.09	71	490.57	476.69	462.47
72	6,821.03	6,638.55	6,456.41	72	538.50	524.29	510.07
73	7,473.91	7,274.24	7,074.91	73	594.37	578.83	562.96
74	8,240.50	7,998.52	7,756.22	74	660.48	640.98	621.81
75	9,145.28	8,825.29	8,504.96	75	738.50	712.38	686.60
76	10,201.79	9,763.12	9,324.45	76	829.74	793.70	758.00
77	11,383.91	10,797.15	10,210.38	77	932.54	884.28	836.02
78	12,655.96	11,906.88	11,158.13	78	1,043.95	981.80	919.98
79	13,981.55	13,072.15	12,162.41	79	1,161.63	1,085.93	1,010.23

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,156.98	2,055.50	1,953.68	18-44	134.54	128.26	121.98
45-49	2,306.40	2,206.24	2,105.74	45-49	149.42	143.14	136.53
50-54	2,568.88	2,420.78	2,272.68	50-54	172.89	162.97	153.05
55	2,920.27	2,774.16	2,628.05	55	203.96	193.72	183.47
56	3,073.99	2,931.18	2,788.38	56	216.19	206.28	196.03
57	3,262.09	3,121.59	2,981.10	57	231.07	221.15	211.24
58	3,475.97	3,336.47	3,196.96	58	248.26	238.01	228.09
59	3,707.70	3,567.54	3,427.04	59	266.44	256.52	246.28
60	3,949.68	3,805.88	3,662.08	60	285.94	275.70	265.12
61	4,195.62	4,045.54	3,895.46	61	306.11	295.20	284.29
62	4,447.52	4,289.17	4,131.16	62	326.94	315.37	303.47
63	4,710.65	4,542.39	4,374.46	63	348.75	336.19	323.96
64	4,988.67	4,810.16	4,631.65	64	371.89	358.67	345.45
65	5,286.18	5,097.42	4,908.67	65	397.02	382.80	368.59
66	5,610.80	5,412.46	5,214.12	66	424.12	409.25	394.37
67	5,983.03	5,776.09	5,568.82	67	455.53	439.66	423.79
68	6,426.32	6,210.79	5,995.26	68	492.88	476.35	459.50
69	6,964.16	6,740.04	6,516.24	69	538.17	520.65	503.46
70	7,619.69	7,387.30	7,155.24	70	593.38	575.20	557.34
71	8,405.46	8,163.48	7,921.50	71	659.82	640.98	621.81
72	9,288.09	9,029.58	8,771.07	72	734.53	714.37	693.87
73	10,223.28	9,935.35	9,647.09	73	814.53	791.72	768.91
74	11,165.74	10,828.88	10,492.03	74	895.52	868.74	841.64
75	12,071.84	11,660.27	11,248.71	75	974.53	941.47	908.08
76	12,912.15	12,396.46	11,881.10	76	1,049.24	1,007.25	965.27
77	13,721.72	13,080.08	12,438.44	77	1,122.62	1,070.06	1,017.17
78	14,551.46	13,771.31	12,991.49	78	1,198.99	1,134.52	1,070.06
79	15,452.27	14,531.62	13,610.65	79	1,282.95	1,206.26	1,129.90

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	724.28	703.13	681.97	18-44	20.50	19.83	19.17
45-49	789.08	757.01	724.94	45-49	26.45	25.45	24.46
50-54	845.93	803.95	762.30	50-54	33.39	31.73	30.08
55	1,034.36	994.03	954.03	55	47.60	45.62	43.64
56	1,096.84	1,057.17	1,017.50	56	51.90	49.92	48.26
57	1,165.27	1,125.60	1,086.26	57	56.86	54.87	52.89
58	1,235.02	1,195.68	1,156.67	58	61.82	59.83	57.85
59	1,302.45	1,263.78	1,225.43	59	67.11	65.12	63.14
60	1,363.28	1,326.26	1,288.90	60	72.06	70.08	68.10
61	1,415.84	1,380.47	1,345.10	61	76.69	74.71	73.06
62	1,465.43	1,431.71	1,397.99	62	81.32	79.67	77.68
63	1,520.63	1,486.58	1,452.20	63	86.61	84.96	82.97
64	1,588.73	1,551.04	1,513.36	64	93.22	91.24	88.92
65	1,677.32	1,631.70	1,586.09	65	101.49	98.84	95.87
66	1,792.03	1,733.52	1,674.68	66	111.73	108.10	104.13
67	1,925.25	1,851.53	1,778.15	67	123.63	118.68	113.72
68	2,066.41	1,980.13	1,893.85	68	136.53	130.58	124.63
69	2,205.25	2,112.69	2,019.80	69	149.09	142.48	136.20
70	2,332.19	2,242.60	2,153.35	70	160.99	154.71	148.76
71	2,445.24	2,370.86	2,296.82	71	171.90	167.27	162.31
72	2,580.12	2,524.25	2,468.38	72	185.45	182.15	178.51
73	2,781.77	2,736.48	2,690.86	73	205.29	202.64	199.67
74	3,094.49	3,040.60	2,986.72	74	235.37	231.73	227.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,562.58	3,470.68	3,378.78	75	279.33	272.06	264.79
76	4,214.46	4,047.53	3,880.92	76	340.16	326.27	312.39
77	5,009.49	4,741.07	4,472.31	77	414.87	392.06	369.25
78	5,891.46	5,507.66	5,124.20	78	499.83	466.77	433.38
79	6,802.85	6,305.00	5,807.16	79	590.73	547.10	503.46
80		7,089.78	6,491.78	80	683.95	630.73	577.51
81		7,827.95	7,155.24	81	776.18	715.03	653.87
82		8,521.82	7,796.55	82	867.09	799.65	732.22
83		9,182.30	8,421.33	83	956.68	884.28	811.55
84		9,820.64	9,035.53	84	1,045.93	968.91	891.88
				85	1,134.52	1,053.53	972.54
				86	1,247.91	1,158.99	1,069.73
				87	1,372.87	1,275.02	1,176.84
				88	1,510.05	1,402.62	1,294.52
				89	1,661.13	1,542.78	1,424.11
				90	1,827.40	1,697.16	1,566.58
				91	2,010.21	1,866.74	1,723.27
				92	2,211.20	2,053.51	1,895.50
				93	2,432.35	2,258.80	2,084.92
				94	2,675.65	2,484.58	2,293.51
				95	2,943.08	2,733.17	2,522.93
				96	3,237.29	3,006.55	2,775.15
				97	3,560.92	3,307.37	3,052.83
				98	3,916.95	3,638.28	3,358.28
				99	4,308.68	4,002.24	3,694.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	769.57	748.42	727.26	18-44	21.82	21.16	20.50
45-49	831.72	800.65	769.24	45-49	28.10	27.11	25.78
50-54	886.26	854.20	822.46	50-54	35.04	33.72	32.40
55	1,149.07	1,089.90	1,030.39	55	52.56	49.92	47.27
56	1,230.39	1,166.26	1,102.13	56	58.18	55.21	52.23
57	1,316.67	1,248.90	1,180.80	57	64.13	60.83	57.52
58	1,403.94	1,333.53	1,262.79	58	70.41	66.78	63.14
59	1,488.57	1,415.84	1,343.11	59	76.69	73.06	69.09
60	1,565.92	1,491.87	1,417.82	60	82.64	78.68	75.04
61	1,634.35	1,559.31	1,484.27	61	88.59	84.63	80.33
62	1,698.81	1,622.45	1,546.42	62	94.54	90.25	85.95
63	1,766.58	1,688.23	1,609.56	63	100.82	96.53	91.90
64	1,845.58	1,762.61	1,679.64	64	108.43	103.47	98.84
65	1,942.44	1,852.53	1,762.28	65	117.68	112.06	106.77
66	2,062.77	1,962.61	1,862.11	66	128.59	122.31	116.03
67	2,203.59	2,091.86	1,980.13	67	141.15	133.88	126.61
68	2,360.62	2,238.30	2,115.66	68	155.37	147.10	138.84
69	2,528.88	2,398.96	2,268.72	69	170.58	161.65	152.72
70	2,703.75	2,571.52	2,439.29	70	186.44	177.52	168.26
71	2,887.55	2,759.29	2,631.02	71	203.63	194.71	185.78
72	3,109.36	2,986.06	2,862.42	72	224.46	215.86	207.27
73	3,406.55	3,281.59	3,156.63	73	252.56	243.30	234.38
74	3,815.13	3,675.30	3,535.47	74	290.90	280.33	269.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,372.48	4,197.28	4,022.40	75	342.80	329.25	315.37
76	5,100.07	4,865.03	4,629.99	76	410.90	391.73	372.89
77	5,963.85	5,648.82	5,334.11	77	492.88	466.77	440.32
78	6,914.91	6,507.97	6,101.04	78	585.44	550.73	516.35
79	7,904.31	7,400.52	6,896.73	79	685.61	641.97	598.01
				80	790.40	737.18	683.95
				81	896.51	834.36	771.89
				82	1,003.95	932.54	861.14
				83	1,112.04	1,031.72	951.72
				84	1,220.47	1,131.88	1,042.96
				85	1,329.23	1,232.04	1,134.52
				86	1,462.12	1,355.35	1,247.91
				87	1,608.23	1,490.88	1,372.87
				88	1,769.22	1,639.97	1,510.05
				89	1,946.08	1,803.93	1,661.13
				90	2,140.79	1,984.42	1,827.40
				91	2,355.00	2,182.77	2,010.21
				92	2,590.36	2,400.95	2,211.20
				93	2,849.53	2,640.94	2,432.35
				94	3,134.49	2,905.07	2,675.65
				95	3,447.87	3,195.64	2,943.08
				96	3,792.65	3,515.30	3,237.29
				97	4,171.82	3,866.70	3,560.92
				98	4,589.00	4,253.47	3,916.95
				99	5,047.84	4,678.92	4,308.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	863.12	827.42	792.05	18-44	24.46	23.47	22.48
45-49	924.28	890.89	857.17	45-49	31.07	30.08	28.76
50-54	1,032.38	1,001.30	970.23	50-54	40.66	39.67	38.35
55	1,292.21	1,241.63	1,191.38	55	59.17	56.86	54.54
56	1,383.11	1,328.24	1,273.36	56	65.45	62.81	60.16
57	1,485.26	1,426.42	1,367.58	57	72.40	69.42	66.78
58	1,592.37	1,530.22	1,467.74	58	80.00	76.69	73.72
59	1,699.14	1,634.02	1,568.90	59	87.60	84.30	80.66
60	1,799.30	1,732.20	1,665.09	60	95.20	91.57	87.93
61	1,890.54	1,822.11	1,753.69	61	102.48	98.84	95.20
62	1,978.47	1,909.05	1,839.63	62	110.08	106.11	102.48
63	2,073.02	2,002.61	1,931.86	63	118.34	114.38	110.41
64	2,183.43	2,111.03	2,038.64	64	128.26	124.30	120.00
65	2,318.30	2,242.93	2,167.56	65	140.16	135.87	131.24
66	2,485.24	2,405.24	2,325.58	66	154.71	149.75	144.79
67	2,682.26	2,597.64	2,512.68	67	171.57	166.28	160.66
68	2,906.06	2,816.81	2,727.88	68	191.07	184.79	178.84
69	3,152.34	3,061.10	2,969.53	69	212.23	206.28	200.00
70	3,418.12	3,327.21	3,236.30	70	236.03	229.75	223.47
71	3,704.72	3,617.12	3,529.52	71	261.81	255.53	249.58
72	4,035.29	3,948.02	3,860.42	72	292.23	285.94	279.99
73	4,438.59	4,341.40	4,243.89	73	329.58	322.97	316.03
74	4,943.71	4,818.75	4,694.13	74	377.18	367.93	358.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,578.41	5,401.88	5,225.35	75	437.35	423.46	409.58
76	6,360.54	6,103.35	5,846.50	76	512.06	490.90	470.07
77	7,260.03	6,901.36	6,542.68	77	599.33	569.25	539.16
78	8,235.88	7,765.14	7,294.41	78	696.85	656.52	616.19
79	9,246.43	8,663.97	8,081.50	79	801.97	751.06	700.15
				80	912.05	851.22	790.40
				81	1,024.77	955.02	885.60
				82	1,139.81	1,062.13	984.77
				83	1,256.17	1,171.55	1,086.92
				84	1,373.53	1,282.29	1,191.38
				85	1,491.21	1,394.02	1,296.83
				86	1,640.30	1,533.52	1,426.42
				87	1,804.26	1,686.91	1,569.23
				88	1,984.76	1,855.50	1,726.25
				89	2,183.10	2,040.95	1,898.81
				90	2,401.28	2,244.92	2,088.56
				91	2,641.27	2,469.37	2,297.48
				92	2,905.40	2,716.31	2,527.22
				93	3,195.97	2,988.04	2,780.11
				94	3,515.64	3,286.88	3,058.12
				95	3,867.36	3,615.47	3,363.90
				96	4,254.13	3,977.11	3,700.43
				97	4,679.58	4,374.79	4,070.34
				98	5,147.67	4,812.14	4,477.27
				99	5,662.37	5,293.45	4,924.86

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	966.92	932.54	898.16	18-44	27.44	26.45	25.45
45-49	1,066.43	1,033.04	999.32	45-49	36.03	34.71	33.72
50-54	1,248.90	1,206.59	1,164.28	50-54	49.26	47.60	45.95
55	1,534.19	1,455.18	1,376.17	55	70.41	66.78	63.14
56	1,632.37	1,544.10	1,455.84	56	77.02	73.06	68.76
57	1,747.74	1,650.22	1,552.70	57	84.96	80.33	75.37
58	1,878.31	1,771.54	1,664.76	58	93.88	88.59	83.30
59	2,022.11	1,906.74	1,791.04	59	103.80	97.85	91.90
60	2,177.15	2,053.51	1,929.88	60	115.04	108.43	101.82
61	2,341.77	2,210.87	2,079.96	61	127.27	120.00	113.06
62	2,516.32	2,378.80	2,241.28	62	140.49	132.89	125.29
63	2,701.77	2,557.97	2,414.50	63	155.04	147.10	138.84
64	2,898.79	2,749.04	2,599.29	64	170.91	162.31	153.39
65	3,108.37	2,952.34	2,796.64	65	188.10	178.51	169.25
66	3,332.50	3,170.52	3,008.54	66	206.94	196.69	186.44
67	3,582.41	3,414.15	3,246.22	67	228.09	217.19	206.28
68	3,869.02	3,696.13	3,522.91	68	252.89	241.32	229.75
69	4,204.88	4,028.35	3,851.83	69	282.31	270.41	258.18
70	4,601.90	4,424.05	4,245.87	70	317.68	305.12	292.89
71	5,067.67	4,889.82	4,711.98	71	359.33	347.10	334.54
72	5,591.96	5,411.47	5,230.64	72	407.26	394.37	381.81
73	6,159.88	5,968.48	5,777.08	73	460.49	446.27	432.39
74	6,757.56	6,541.03	6,324.84	74	517.68	501.15	484.95

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	7,369.78	7,109.29	6,848.79	75	577.84	557.34	537.18
76	7,986.95	7,660.02	7,332.75	76	640.98	614.53	588.09
77	8,619.67	8,209.10	7,798.53	77	708.42	674.37	640.32
78	9,283.13	8,780.00	8,276.87	78	782.46	739.49	696.85
79	9,992.54	9,395.85	8,799.17	79	864.78	812.88	760.98
				80	957.67	896.84	836.02
				81	1,062.13	993.04	923.95
				82	1,176.84	1,100.14	1,023.45
				83	1,299.15	1,215.18	1,131.55
				84	1,426.42	1,335.84	1,245.27
				85	1,556.00	1,458.82	1,361.63
				86	1,711.70	1,604.60	1,497.82
				87	1,882.94	1,764.92	1,647.57
				88	2,071.37	1,941.45	1,812.20
				89	2,278.63	2,135.50	1,993.35
				90	2,506.40	2,349.05	2,192.69
				91	2,756.97	2,584.08	2,411.85
				92	3,032.67	2,842.59	2,653.17
				93	3,335.80	3,126.88	2,918.62
				94	3,669.35	3,439.60	3,210.52
				95	4,036.29	3,783.73	3,531.50
				96	4,439.92	4,162.23	3,884.55
				97	4,883.87	4,578.42	4,272.98
				98	5,372.13	5,036.27	4,700.41
				99	5,909.31	5,540.06	5,170.48

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,208.24	1,162.29	1,116.34	18-44	75.37	72.73	69.75
45-49	1,270.06	1,224.77	1,179.48	45-49	82.31	79.34	76.36
50-54	1,329.23	1,284.60	1,240.31	50-54	89.59	86.28	83.30
55	1,392.04	1,347.08	1,302.45	55	97.19	93.88	90.91
56	1,436.01	1,385.76	1,335.18	56	101.16	97.52	93.88
57	1,493.53	1,435.34	1,376.83	57	105.78	101.82	97.52
58	1,561.29	1,493.86	1,426.42	58	111.40	106.77	101.82
59	1,636.00	1,558.98	1,481.96	59	117.68	112.06	106.44
60	1,714.35	1,628.40	1,542.12	60	124.30	118.01	111.73
61	1,795.34	1,701.12	1,606.58	61	130.91	123.96	117.02
62	1,884.26	1,782.45	1,680.30	62	138.18	130.91	123.30
63	1,988.39	1,878.64	1,769.22	63	147.10	138.84	130.91
64	2,114.34	1,996.66	1,878.97	64	157.68	148.76	140.16
65	2,269.71	2,142.77	2,015.83	65	170.58	160.99	151.40
66	2,459.13	2,320.95	2,183.10	66	186.11	175.86	165.29
67	2,674.66	2,525.57	2,376.48	67	203.96	192.72	181.15
68	2,907.05	2,747.72	2,588.71	68	223.47	211.24	199.00
69	3,145.73	2,979.12	2,812.51	69	243.30	230.41	217.52
70	3,381.42	3,211.18	3,041.26	70	263.47	249.91	236.69
71	3,612.49	3,442.91	3,273.66	71	282.97	269.75	256.52
72	3,874.31	3,703.73	3,533.16	72	305.45	292.23	278.67
73	4,210.83	4,030.34	3,849.84	73	334.54	320.32	306.11
74	4,666.03	4,459.09	4,252.48	74	373.55	357.02	340.82

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,283.54	5,027.34	4,771.15	75	426.44	405.94	385.12
76	6,091.78	5,758.24	5,424.36	76	495.53	468.42	441.31
77	7,054.41	6,621.69	6,189.30	77	578.17	542.47	507.10
78	8,118.85	7,575.06	7,031.27	78	670.07	625.11	580.15
79	9,232.88	8,575.04	7,916.87	79	767.26	712.38	657.84
80		9,578.00	8,811.73	80		801.64	737.51
81		10,550.21	9,688.74	81		889.57	817.17
82		11,490.36	10,545.91	82		976.18	896.18
83		12,406.71	11,388.21	83		1,062.13	974.86
84		13,307.18	12,220.92	84		1,147.09	1,053.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,312.04	1,257.17	1,202.29	18-44	81.98	78.35	75.04
45-49	1,388.40	1,326.26	1,263.78	45-49	89.92	85.95	81.98
50-54	1,462.12	1,392.70	1,322.95	50-54	98.51	93.55	88.92
55	1,555.67	1,469.72	1,383.78	55	108.76	102.48	96.53
56	1,642.94	1,550.38	1,457.82	56	115.70	109.09	102.48
57	1,754.35	1,654.18	1,553.69	57	124.63	117.35	110.08
58	1,879.30	1,769.88	1,660.79	58	134.21	126.61	118.68
59	2,005.58	1,887.24	1,768.89	59	144.46	135.87	127.27
60	2,122.60	1,994.67	1,866.74	60	153.72	144.46	135.20
61	2,222.77	2,085.58	1,948.39	61	161.98	152.06	142.15
62	2,315.33	2,168.88	2,022.77	62	169.91	159.01	148.43
63	2,412.85	2,258.14	2,103.43	63	178.18	166.94	155.37
64	2,528.55	2,366.24	2,204.26	64	188.43	176.19	164.29
65	2,675.32	2,506.73	2,338.14	65	200.99	188.10	175.53
66	2,862.42	2,688.87	2,515.32	66	216.86	203.63	190.41
67	3,084.24	2,907.38	2,730.53	67	235.37	221.81	208.26
68	3,331.18	3,153.66	2,975.81	68	256.19	242.31	228.76
69	3,594.64	3,418.45	3,242.25	69	278.01	264.46	250.90
70	3,864.39	3,692.82	3,521.26	70	300.82	287.60	274.37
71	4,141.41	3,976.78	3,812.16	71	324.62	311.73	298.84
72	4,467.02	4,305.04	4,142.73	72	352.39	339.50	326.94
73	4,892.14	4,720.24	4,548.01	73	388.75	375.20	361.65
74	5,467.33	5,265.68	5,064.04	74	437.68	421.81	405.61
75	6,244.18	5,984.68	5,725.18	75	504.12	483.30	462.14
76	7,253.75	6,903.67	6,553.59	76	590.07	561.64	533.21
77	8,447.44	7,981.67	7,515.56	77	692.55	654.20	615.86
78	9,757.17	9,160.49	8,563.47	78	805.27	756.02	706.76
79	11,114.83	10,382.28	9,650.06	79	923.62	862.79	801.97

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,469.39	1,396.34	1,323.61	18-44	91.90	87.27	82.64
45-49	1,563.61	1,482.29	1,400.96	45-49	101.49	96.20	90.91
50-54	1,687.57	1,581.46	1,475.67	50-54	113.39	106.44	99.17
55	1,828.39	1,697.82	1,567.57	55	127.60	118.68	109.42
56	1,951.04	1,812.53	1,674.35	56	137.19	127.60	117.68
57	2,108.72	1,961.28	1,813.52	57	149.75	139.17	128.59
58	2,285.91	2,129.55	1,973.19	58	163.30	152.06	141.15
59	2,468.38	2,304.09	2,139.79	59	177.52	165.62	154.05
60	2,640.94	2,470.70	2,300.45	60	191.07	178.84	166.61
61	2,793.00	2,619.78	2,446.56	61	203.63	191.07	178.51
62	2,935.15	2,761.27	2,587.06	62	215.53	202.64	189.75
63	3,081.92	2,908.04	2,734.49	63	227.76	215.20	202.31
64	3,247.54	3,074.65	2,902.09	64	241.98	229.09	216.19
65	3,447.21	3,274.65	3,102.42	65	258.84	245.95	233.05
66	3,692.16	3,518.94	3,345.72	66	279.33	266.44	253.22
67	3,980.42	3,805.88	3,631.67	67	303.47	290.24	277.02
68	4,306.69	4,131.16	3,955.96	68	330.90	317.35	303.80
69	4,666.36	4,490.49	4,314.96	69	360.98	347.43	333.55
70	5,053.79	4,879.58	4,705.03	70	393.38	379.83	366.27
71	5,470.97	5,299.07	5,126.84	71	428.75	415.53	401.98
72	5,948.32	5,772.78	5,597.25	72	469.41	455.86	441.98
73	6,522.85	6,329.47	6,136.41	73	518.67	503.46	488.26
74	7,231.93	6,998.87	6,766.15	74	579.49	560.98	542.14
75	8,112.57	7,809.44	7,506.63	75	654.86	630.40	605.94
76	9,187.92	8,779.67	8,371.08	76	747.42	714.04	680.65
77	10,421.29	9,881.79	9,342.30	77	853.87	809.57	764.94
78	11,761.43	11,078.14	10,395.17	78	970.23	913.70	857.17
79	13,157.77	12,330.67	11,503.58	79	1,093.20	1,024.44	955.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,844.59	1,753.35	1,661.79	18-44	115.04	109.42	103.80
45-49	1,968.89	1,878.31	1,787.73	45-49	127.60	121.65	116.03
50-54	2,188.06	2,056.82	1,925.58	50-54	147.10	138.51	129.58
55	2,487.23	2,355.99	2,225.08	55	173.55	164.62	155.37
56	2,623.09	2,493.84	2,364.58	56	184.46	175.53	166.28
57	2,789.70	2,661.11	2,532.51	57	197.68	188.76	179.50
58	2,978.46	2,849.86	2,721.60	58	212.56	203.30	194.38
59	3,181.76	3,052.17	2,922.59	59	228.76	219.50	210.24
60	3,391.67	3,259.77	3,128.20	60	245.62	236.03	226.44
61	3,602.58	3,467.04	3,331.84	61	262.80	252.89	242.97
62	3,818.11	3,678.28	3,538.11	62	280.66	270.41	259.83
63	4,045.54	3,899.10	3,752.99	63	299.50	288.59	277.68
64	4,290.50	4,136.78	3,983.06	64	319.99	308.42	296.85
65	4,559.91	4,397.27	4,234.96	65	342.47	330.24	318.01
66	4,861.39	4,688.84	4,515.95	66	367.60	354.70	341.48
67	5,208.16	5,024.37	4,840.90	67	396.69	382.80	368.59
68	5,614.44	5,419.40	5,224.36	68	430.74	415.86	400.65
69	6,095.09	5,888.81	5,682.21	69	471.07	455.20	439.00
70	6,664.34	6,447.15	6,229.63	70	519.00	502.14	485.28
71	7,331.10	7,103.00	6,874.58	71	575.20	557.34	539.49
72	8,083.15	7,838.86	7,594.57	72	639.00	619.82	600.65
73	8,902.64	8,631.24	8,359.84	73	708.75	687.26	665.77
74	9,771.71	9,455.69	9,139.99	74	783.46	758.33	732.88
75	10,672.52	10,289.06	9,905.27	75	861.80	830.73	799.65
76	11,592.84	11,114.83	10,636.82	76	942.13	903.45	864.45
77	12,541.91	11,949.52	11,357.14	77	1,026.43	977.83	929.24
78	13,534.29	12,817.61	12,100.60	78	1,115.68	1,056.51	997.01
79	14,584.85	13,743.21	12,901.24	79	1,211.22	1,141.14	1,071.05

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.76	878.33	850.23	18-44	25.78	24.79	24.13
45-49	1,006.59	965.60	924.94	45-49	34.05	32.40	31.07
50-54	1,089.90	1,038.00	986.10	50-54	42.97	40.99	39.01
55	1,333.86	1,284.27	1,235.02	55	61.16	58.84	56.53
56	1,410.22	1,361.30	1,312.04	56	66.78	64.46	62.15
57	1,492.53	1,443.28	1,394.35	57	72.73	70.41	67.77
58	1,575.84	1,526.91	1,478.32	58	79.01	76.36	74.05
59	1,656.17	1,607.90	1,559.64	59	85.29	82.64	80.33
60	1,728.56	1,681.95	1,635.34	60	91.24	88.92	86.28
61	1,791.37	1,746.74	1,702.45	61	97.19	94.54	92.23
62	1,850.54	1,807.90	1,765.26	62	102.81	100.49	98.18
63	1,915.00	1,872.03	1,829.39	63	109.42	107.11	104.79
64	1,993.02	1,946.74	1,900.13	64	117.02	114.38	111.73
65	2,093.51	2,038.31	1,983.10	65	126.61	123.30	120.00
66	2,221.78	2,152.69	2,083.27	66	138.51	134.21	129.58
67	2,371.86	2,286.24	2,200.95	67	152.06	146.44	140.82
68	2,534.50	2,434.99	2,335.49	68	166.94	160.00	153.39
69	2,700.77	2,593.67	2,486.56	69	182.15	174.87	167.27
70	2,861.10	2,757.63	2,653.83	70	197.35	190.41	183.14
71	3,015.15	2,927.55	2,839.95	71	212.56	206.61	200.66
72	3,193.99	3,126.55	3,059.12	72	230.41	226.11	221.48
73	3,437.95	3,383.08	3,328.20	73	254.54	250.90	247.60
74	3,786.70	3,725.88	3,664.72	74	288.59	284.29	279.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,280.25	4,182.73	4,085.54	75	335.53	327.93	320.32
76	4,943.05	4,772.14	4,600.90	76	398.34	384.46	370.24
77	5,741.38	5,467.00	5,192.63	77	474.70	451.56	428.42
78	6,625.99	6,230.96	5,835.59	78	561.31	527.26	493.54
79	7,547.29	7,026.31	6,505.00	79	654.86	609.58	563.96
80		7,815.72	7,175.07	80	752.38	695.19	638.33
81		8,570.41	7,826.30	81	850.89	783.13	715.36
82		9,290.73	8,458.35	82	949.73	872.05	794.03
83		9,985.26	9,075.86	83	1,048.91	961.63	874.36
84		10,662.94	9,683.78	84	1,148.41	1,052.21	955.68
				85	1,248.24	1,142.79	1,037.34
				86	1,373.20	1,257.17	1,141.14
				87	1,510.38	1,382.78	1,255.18
				88	1,661.46	1,520.96	1,380.80
				89	1,827.73	1,673.03	1,518.98
				90	2,010.54	1,840.30	1,671.04
				91	2,211.53	2,024.42	1,838.31
				92	2,432.68	2,226.73	2,022.11
				93	2,675.98	2,449.54	2,224.42
				94	2,943.75	2,694.49	2,446.90
				95	3,238.29	2,963.91	2,691.52
				96	3,562.25	3,260.43	2,960.60
				97	3,918.60	3,586.38	3,256.80
				98	4,310.33	3,945.05	3,582.41
				99	4,741.40	4,339.42	3,940.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	963.62	935.19	906.76	18-44	27.44	26.45	25.78
45-49	1,060.81	1,020.15	979.15	45-49	35.70	34.38	33.06
50-54	1,141.80	1,102.79	1,063.78	50-54	44.96	43.64	41.98
55	1,481.96	1,407.91	1,333.86	55	68.10	64.46	61.16
56	1,581.79	1,501.46	1,420.80	56	74.71	71.07	67.11
57	1,686.58	1,600.96	1,515.34	57	81.98	78.02	73.72
58	1,792.03	1,702.45	1,613.19	58	89.92	85.29	80.66
59	1,893.19	1,800.96	1,709.06	59	97.52	92.56	87.93
60	1,985.42	1,892.20	1,798.64	60	104.79	99.83	94.87
61	2,067.07	1,972.85	1,878.97	61	112.06	107.11	101.82
62	2,143.43	2,048.56	1,953.68	62	119.34	114.05	108.76
63	2,222.77	2,125.91	2,029.05	63	126.94	121.65	116.36
64	2,313.67	2,212.19	2,110.37	64	136.20	130.25	124.30
65	2,424.09	2,313.67	2,203.59	65	146.77	140.16	133.22
66	2,559.95	2,436.98	2,314.01	66	159.34	151.73	143.80
67	2,720.61	2,583.09	2,445.90	67	174.21	165.29	156.03
68	2,902.42	2,752.67	2,602.59	68	190.74	180.49	170.58
69	3,102.42	2,945.40	2,788.38	69	208.92	198.34	187.43
70	3,317.29	3,161.92	3,006.22	70	228.76	218.18	207.60
71	3,550.35	3,405.89	3,261.76	71	250.57	240.66	230.74
72	3,827.36	3,696.13	3,564.56	72	276.69	267.76	258.84
73	4,182.07	4,053.48	3,925.21	73	310.41	301.48	292.23
74	4,646.19	4,500.41	4,354.63	74	354.37	343.46	332.89

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,252.79	5,058.42	4,863.71	75	411.89	396.69	381.48
76	6,021.37	5,740.06	5,458.41	76	484.95	461.81	439.00
77	6,918.21	6,521.53	6,125.17	77	571.56	538.17	504.78
78	7,896.05	7,370.77	6,845.16	78	668.42	623.46	578.17
79	8,908.59	8,254.39	7,600.19	79	772.88	715.69	658.50
				80	881.64	813.21	744.78
				81	992.05	914.03	836.02
				82	1,103.78	1,017.50	931.55
				83	1,216.18	1,122.95	1,029.73
				84	1,329.23	1,229.73	1,130.23
				85	1,442.62	1,337.16	1,232.04
				86	1,586.75	1,471.05	1,355.35
				87	1,745.42	1,618.15	1,490.88
				88	1,919.96	1,780.13	1,639.97
				89	2,112.03	1,958.31	1,803.93
				90	2,323.26	2,154.01	1,984.42
				91	2,555.65	2,369.54	2,182.77
				92	2,811.19	2,606.56	2,400.95
				93	3,092.17	2,867.38	2,640.94
				94	3,401.26	3,153.99	2,905.07
				95	3,741.42	3,469.36	3,195.64
				96	4,115.62	3,816.46	3,515.30
				97	4,527.19	4,198.27	3,866.70
				98	4,980.07	4,618.09	4,253.47
				99	5,478.24	5,079.90	4,678.92

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,076.67	1,034.36	991.72	18-44	30.41	29.42	28.10
45-49	1,169.90	1,128.90	1,088.24	45-49	39.34	38.02	36.69
50-54	1,323.28	1,284.27	1,245.60	50-54	52.23	50.91	49.26
55	1,654.84	1,593.03	1,531.54	55	76.03	73.06	70.41
56	1,765.92	1,698.81	1,631.70	56	83.63	80.33	77.02
57	1,889.55	1,817.49	1,745.42	57	91.90	88.59	84.96
58	2,018.47	1,942.44	1,866.08	58	101.16	97.19	93.55
59	2,146.07	2,066.74	1,987.07	59	110.41	106.44	102.15
60	2,265.74	2,184.09	2,102.44	60	119.67	115.37	111.07
61	2,373.51	2,290.87	2,207.89	61	128.59	124.30	119.67
62	2,476.98	2,393.67	2,310.37	62	137.85	133.22	128.59
63	2,586.07	2,502.10	2,418.47	63	148.10	143.14	138.51
64	2,712.01	2,626.73	2,541.44	64	159.67	154.71	149.75
65	2,864.74	2,776.48	2,688.54	65	173.22	167.93	162.64
66	3,052.83	2,959.94	2,867.05	66	190.08	184.13	178.18
67	3,276.63	3,178.45	3,080.27	67	209.58	202.97	196.69
68	3,534.81	3,432.00	3,329.19	68	232.06	225.12	218.18
69	3,825.38	3,720.26	3,615.14	69	257.52	250.24	242.97
70	4,146.70	4,042.90	3,939.43	70	286.28	279.00	271.73
71	4,501.07	4,402.56	4,304.05	71	318.34	311.73	304.79
72	4,904.70	4,808.17	4,711.65	72	355.70	349.08	342.47
73	5,378.08	5,271.97	5,165.52	73	400.32	392.72	385.12
74	5,941.37	5,805.18	5,669.31	74	453.88	443.63	433.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	6,614.75	6,420.04	6,225.67	75	518.67	503.46	488.26
76	7,409.78	7,123.17	6,836.56	76	596.02	572.55	549.08
77	8,304.63	7,901.67	7,498.70	77	684.95	650.90	617.18
78	9,267.59	8,737.02	8,206.45	78	783.46	737.84	692.55
79	10,268.23	9,611.39	8,954.54	79	889.90	832.71	775.52
				80	1,002.96	934.86	866.43
				81	1,120.97	1,042.96	965.27
				82	1,242.62	1,156.67	1,070.72
				83	1,367.25	1,274.03	1,181.13
				84	1,493.53	1,394.02	1,294.85
				85	1,620.80	1,515.67	1,410.22
				86	1,782.78	1,667.41	1,551.38
				87	1,960.95	1,834.01	1,706.41
				88	2,156.98	2,017.48	1,876.99
				89	2,372.85	2,219.13	2,064.75
				90	2,610.20	2,440.95	2,271.36
				91	2,871.35	2,684.91	2,498.46
				92	3,158.62	2,953.33	2,748.38
				93	3,474.64	3,248.53	3,023.08
				94	3,822.08	3,573.49	3,325.56
				95	4,204.22	3,930.83	3,658.11
				96	4,624.71	4,323.88	4,024.06
				97	5,087.18	4,756.27	4,426.36
				98	5,595.93	5,231.97	4,869.00
				99	6,155.58	5,755.26	5,355.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,218.49	1,176.18	1,133.53	18-44	34.38	33.39	32.07
45-49	1,360.30	1,319.31	1,278.65	45-49	45.95	44.30	42.97
50-54	1,608.56	1,556.66	1,504.76	50-54	63.47	61.49	59.50
55	1,976.16	1,877.32	1,778.48	55	90.58	86.28	81.65
56	2,097.15	1,987.07	1,876.66	56	99.17	93.88	88.59
57	2,237.97	2,116.65	1,995.33	57	108.76	102.81	96.86
58	2,396.32	2,264.09	2,131.86	58	119.67	113.06	106.44
59	2,569.87	2,427.39	2,284.92	59	131.90	124.63	117.35
60	2,756.31	2,604.58	2,452.85	60	145.78	137.52	129.58
61	2,953.99	2,794.00	2,633.67	61	160.66	151.73	143.14
62	3,162.58	2,994.98	2,827.05	62	176.86	167.60	158.01
63	3,382.08	3,207.54	3,033.33	63	194.38	184.46	174.21
64	3,613.48	3,432.33	3,251.51	64	213.22	202.64	192.06
65	3,856.46	3,669.02	3,481.59	65	233.38	222.14	210.57
66	4,114.30	3,920.59	3,726.87	66	255.20	242.97	231.07
67	4,400.58	4,201.24	4,001.58	67	279.66	267.10	254.21
68	4,732.47	4,528.51	4,324.21	68	308.75	295.53	281.98
69	5,126.18	4,919.24	4,711.98	69	343.80	329.91	315.70
70	5,597.91	5,390.64	5,183.37	70	386.44	371.89	357.68
71	6,157.24	5,951.62	5,746.01	71	437.02	422.80	408.26
72	6,782.02	6,575.08	6,367.81	72	494.54	479.99	465.12
73	7,442.83	7,224.99	7,007.14	73	557.01	540.82	524.95
74	8,110.26	7,866.30	7,622.33	74	621.48	602.96	584.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	8,754.87	8,462.98	8,171.08	75	686.60	663.46	640.65
76	9,357.84	8,992.56	8,627.60	76	750.40	720.98	691.56
77	9,944.27	9,486.43	9,028.59	77	816.51	778.50	740.48
78	10,549.55	9,987.58	9,425.94	78	888.25	840.31	792.71
79	11,209.04	10,540.96	9,872.87	79	969.57	911.39	853.21
				80	1,063.78	995.35	927.26
				81	1,174.19	1,096.18	1,017.83
				82	1,298.16	1,210.89	1,123.28
				83	1,432.70	1,336.17	1,239.98
				84	1,573.52	1,468.73	1,363.61
				85	1,718.31	1,604.60	1,491.21
				86	1,890.21	1,764.92	1,640.30
				87	2,079.30	1,941.45	1,804.26
				88	2,287.23	2,135.50	1,984.76
				89	2,515.98	2,349.05	2,183.10
				90	2,767.55	2,584.08	2,401.28
				91	3,044.24	2,842.59	2,641.27
				92	3,348.70	3,126.88	2,905.40
				93	3,683.57	3,439.60	3,195.97
				94	4,051.82	3,783.73	3,515.64
				95	4,457.10	4,162.23	3,867.36
				96	4,902.72	4,578.42	4,254.13
				97	5,392.95	5,036.27	4,679.58
				98	5,932.12	5,540.06	5,147.67
				99	6,525.50	6,094.10	5,662.37

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,566.91	1,511.05	1,455.18	18-44	97.85	94.21	90.91
45-49	1,654.51	1,599.31	1,544.43	45-49	107.11	103.80	100.16
50-54	1,731.21	1,676.99	1,622.78	50-54	116.36	112.73	109.09
55	1,803.60	1,750.71	1,697.49	55	125.95	122.31	118.34
56	1,853.52	1,793.68	1,733.52	56	130.25	126.28	121.98
57	1,918.64	1,849.22	1,779.47	57	135.87	130.91	125.95
58	1,995.99	1,915.34	1,834.68	58	142.48	136.86	130.91
59	2,082.27	1,989.71	1,897.48	59	149.75	143.14	136.53
60	2,174.17	2,070.70	1,967.24	60	157.35	150.08	142.48
61	2,270.37	2,157.31	2,043.93	61	165.62	157.35	149.09
62	2,376.48	2,254.50	2,132.52	62	174.54	165.62	156.69
63	2,500.12	2,369.21	2,238.30	63	184.79	175.20	165.62
64	2,647.88	2,507.72	2,367.23	64	197.35	186.77	176.53
65	2,828.05	2,676.64	2,524.91	65	212.23	200.99	189.75
66	3,044.90	2,880.28	2,715.98	66	230.41	217.85	205.62
67	3,292.50	3,114.98	2,937.13	67	251.23	237.35	223.80
68	3,562.91	3,373.82	3,185.06	68	273.71	259.17	244.62
69	3,847.20	3,651.17	3,454.81	69	297.51	282.31	267.10
70	4,137.11	3,940.09	3,743.07	70	322.31	306.77	291.56
71	4,431.65	4,240.25	4,048.52	71	347.43	332.56	317.35
72	4,761.23	4,573.47	4,385.70	72	375.86	360.98	346.44
73	5,163.54	4,967.84	4,772.14	73	410.57	395.03	379.50
74	5,676.59	5,450.47	5,224.69	74	454.87	436.69	418.83

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	6,337.73	6,049.47	5,761.54	75	511.73	488.26	465.12
76	7,171.43	6,782.68	6,393.93	76	583.46	551.72	519.99
77	8,147.61	7,628.61	7,109.62	77	667.43	624.78	582.14
78	9,222.63	8,556.86	7,891.09	78	760.98	705.77	650.90
79	10,352.53	9,536.35	8,719.83	79	860.15	792.38	724.28
80		10,536.00	9,578.00	80		881.64	801.64
81		11,530.69	10,450.38	81		972.54	881.31
82		12,517.12	11,331.68	82		1,063.78	962.96
83		13,497.26	12,219.93	83		1,155.35	1,046.26
84		14,473.11	13,112.81	84		1,247.58	1,130.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,701.12	1,634.02	1,566.91	18-44	106.11	102.15	97.85
45-49	1,808.89	1,731.87	1,654.51	45-49	117.35	112.39	107.11
50-54	1,904.10	1,817.82	1,731.21	50-54	128.26	122.31	116.36
55	2,015.83	1,909.72	1,803.60	55	140.82	133.22	125.95
56	2,119.63	2,005.58	1,891.86	56	149.09	141.15	133.22
57	2,252.52	2,129.22	2,006.24	57	159.67	151.07	142.48
58	2,400.95	2,267.73	2,134.50	58	171.57	161.98	152.39
59	2,552.02	2,407.89	2,263.76	59	183.47	173.22	162.97
60	2,691.85	2,536.48	2,381.44	60	195.04	183.80	172.56
61	2,812.18	2,645.57	2,479.29	61	204.95	192.72	180.82
62	2,922.26	2,745.07	2,567.88	62	214.54	201.65	188.43
63	3,036.31	2,849.20	2,662.43	63	224.46	210.57	197.02
64	3,168.53	2,973.17	2,777.80	64	236.03	221.48	206.94
65	3,333.16	3,131.18	2,929.20	65	250.24	235.04	219.83
66	3,541.09	3,334.48	3,127.87	66	268.09	252.23	236.69
67	3,790.01	3,581.42	3,372.83	67	288.92	273.05	257.19
68	4,074.30	3,866.70	3,658.77	68	313.05	296.85	280.99
69	4,389.01	4,184.71	3,980.75	69	339.50	323.63	307.76
70	4,727.84	4,530.82	4,334.13	70	368.26	352.72	337.51
71	5,093.13	4,905.36	4,717.27	71	399.33	384.46	369.91
72	5,514.94	5,330.81	5,147.01	72	435.36	420.82	406.60
73	6,029.97	5,836.58	5,642.87	73	479.33	464.12	448.92
74	6,675.91	6,450.46	6,225.34	74	534.87	517.01	498.83
75	7,490.10	7,201.85	6,913.92	75	604.62	581.48	558.34
76	8,495.04	8,107.94	7,721.17	76	690.90	659.49	627.76
77	9,657.01	9,142.64	8,628.26	77	791.06	749.08	706.76
78	10,927.73	10,268.56	9,609.07	78	901.47	846.93	792.71
79	12,258.61	11,447.72	10,636.82	79	1,018.49	951.06	883.62

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,880.29	1,790.71	1,701.12	18-44	117.35	111.73	106.11
45-49	2,007.56	1,908.39	1,808.89	45-49	130.25	123.63	117.35
50-54	2,163.93	2,034.01	1,904.10	50-54	145.45	136.86	128.26
55	2,334.17	2,174.83	2,015.83	55	162.97	151.73	140.82
56	2,482.93	2,313.67	2,144.42	56	174.87	162.97	151.07
57	2,673.34	2,493.18	2,312.68	57	189.75	176.86	163.96
58	2,887.55	2,696.48	2,505.08	58	206.28	192.72	178.84
59	3,107.05	2,906.39	2,705.73	59	223.47	208.92	194.71
60	3,312.99	3,106.06	2,899.12	60	240.00	224.79	209.91
61	3,493.82	3,283.90	3,073.99	61	254.54	239.33	224.13
62	3,659.76	3,450.18	3,240.93	62	268.76	253.22	238.01
63	3,828.69	3,621.09	3,413.82	63	283.30	267.76	252.56
64	4,017.11	3,812.49	3,608.20	64	299.50	284.29	268.76
65	4,242.23	4,040.25	3,837.94	65	318.67	303.47	288.26
66	4,517.60	4,316.94	4,116.28	66	341.81	326.61	311.40
67	4,844.54	4,644.21	4,443.88	67	369.25	354.04	338.84
68	5,220.07	5,020.07	4,819.74	68	400.98	385.45	369.91
69	5,641.88	5,442.54	5,243.21	69	436.36	420.82	405.28
70	6,106.99	5,909.97	5,712.95	70	475.69	460.16	444.95
71	6,618.06	6,423.68	6,229.63	71	519.00	503.79	488.59
72	7,196.56	6,998.54	6,800.53	72	568.25	552.72	537.18
73	7,869.27	7,652.09	7,434.90	73	626.10	608.91	591.72
74	8,662.31	8,402.15	8,141.66	74	694.20	673.38	652.55
75	9,602.46	9,266.60	8,930.41	75	775.19	748.08	720.98
76	10,705.25	10,255.67	9,806.09	76	870.73	834.03	797.34
77	11,943.57	11,352.51	10,761.12	77	978.16	929.57	880.97
78	13,279.42	12,531.66	11,783.58	78	1,095.19	1,033.37	971.55
79	14,674.76	13,768.33	12,861.90	79	1,219.15	1,143.78	1,068.41

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,372.85	2,260.78	2,149.05	18-44	148.10	141.15	134.21
45-49	2,537.14	2,426.73	2,316.32	45-49	164.62	157.35	150.08
50-54	2,813.17	2,650.86	2,488.55	50-54	189.42	178.51	167.27
55	3,183.08	3,023.74	2,864.74	55	222.14	211.24	200.00
56	3,345.39	3,190.02	3,034.32	56	235.37	224.46	213.55
57	3,543.40	3,391.01	3,238.29	57	251.23	240.33	229.42
58	3,768.52	3,617.45	3,466.38	58	269.09	258.18	247.27
59	4,012.15	3,860.42	3,708.36	59	288.59	277.68	266.77
60	4,265.70	4,110.33	3,954.97	60	308.75	297.51	286.28
61	4,522.23	4,360.58	4,198.93	61	329.91	318.01	306.44
62	4,785.03	4,614.46	4,443.88	62	351.73	339.17	326.61
63	5,058.09	4,877.26	4,696.44	63	374.54	360.98	347.76
64	5,347.01	5,155.27	4,963.87	64	398.67	384.46	370.24
65	5,656.09	5,454.11	5,252.13	65	424.79	409.58	394.37
66	5,993.60	5,782.37	5,571.13	66	453.21	437.35	421.15
67	6,380.37	6,160.54	5,940.71	67	485.61	469.08	452.22
68	6,840.53	6,612.11	6,384.01	68	524.62	507.10	489.58
69	7,397.88	7,161.19	6,924.50	69	571.56	553.38	534.87
70	8,076.87	7,830.59	7,584.32	70	629.08	609.91	590.73
71	8,889.75	8,631.90	8,374.05	71	697.84	677.67	657.51
72	9,802.46	9,525.77	9,249.08	72	775.19	753.37	731.56
73	10,768.06	10,459.97	10,151.87	73	857.83	833.37	808.91
74	11,741.26	11,383.25	11,024.91	74	941.80	913.04	884.28
75	12,675.46	12,243.40	11,811.01	75	1,023.45	988.41	953.70
76	13,541.23	13,007.69	12,474.47	76	1,100.47	1,056.84	1,013.53
77	14,376.25	13,721.06	13,065.87	77	1,176.18	1,122.29	1,068.41
78	15,235.08	14,446.34	13,657.59	78	1,255.18	1,190.06	1,124.94
79	16,171.59	15,247.31	14,322.70	79	1,342.78	1,265.76	1,189.07

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	666.49	645.64	624.80	18-44	18.97	18.17	17.64
45-49	739.71	709.78	679.85	45-49	24.85	23.78	22.98
50-54	804.65	766.17	727.95	50-54	31.80	30.20	28.86
55	989.31	952.70	916.09	55	45.43	43.83	41.96
56	1,047.57	1,011.22	974.61	56	49.44	47.84	45.96
57	1,110.64	1,074.29	1,037.68	57	54.25	52.38	50.51
58	1,175.04	1,138.70	1,102.09	58	58.79	56.92	55.32
59	1,237.31	1,201.23	1,165.15	59	63.60	61.73	59.86
60	1,293.96	1,258.95	1,223.95	60	68.41	66.54	64.67
61	1,343.40	1,310.00	1,276.86	61	72.69	71.09	69.21
62	1,390.43	1,358.37	1,326.56	62	77.23	75.63	73.76
63	1,441.48	1,409.41	1,377.34	63	82.31	80.44	78.83
64	1,502.94	1,468.20	1,433.19	64	88.19	86.32	84.45
65	1,581.78	1,540.09	1,498.40	65	95.67	93.27	90.59
66	1,681.46	1,628.81	1,576.43	66	104.76	101.55	98.08
67	1,798.24	1,733.03	1,667.83	67	115.45	110.90	106.63
68	1,924.91	1,849.01	1,772.85	68	126.67	121.59	116.25
69	2,055.05	1,973.28	1,891.50	69	138.70	133.08	127.20
70	2,181.99	2,103.16	2,024.05	70	150.45	145.11	139.76
71	2,305.19	2,238.64	2,172.37	71	162.48	157.94	153.66
72	2,448.43	2,397.38	2,346.34	72	176.64	173.44	169.96
73	2,641.37	2,599.95	2,558.53	73	195.62	192.95	190.27
74	2,913.69	2,867.19	2,820.95	74	222.07	218.60	215.39

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,295.30	3,220.47	3,145.65	75	258.42	252.54	246.66
76	3,804.92	3,672.37	3,539.55	76	306.52	295.56	284.61
77	4,416.63	4,203.91	3,991.18	77	365.05	347.14	329.24
78	5,093.00	4,788.35	4,483.70	78	431.32	405.13	378.94
79	5,796.91	5,398.46	5,000.27	79	502.94	468.20	433.46
80		6,007.76	5,524.32	80	577.50	534.47	491.45
81		6,594.07	6,041.96	81	652.86	602.62	552.38
82		7,157.94	6,552.12	82	728.49	671.83	615.45
83		7,704.98	7,056.66	83	804.38	742.12	680.12
84		8,240.79	7,557.46	84	880.28	813.20	746.13
				85	956.44	884.55	812.40
				86	1,052.11	973.01	893.64
				87	1,157.40	1,070.28	982.90
				88	1,273.12	1,177.45	1,081.24
				89	1,400.32	1,295.30	1,189.47
				90	1,540.35	1,424.91	1,308.39
				91	1,694.28	1,567.35	1,439.34
				92	1,863.71	1,724.21	1,583.38
				93	2,049.98	1,896.58	1,741.85
				94	2,254.95	2,086.32	1,916.09
				95	2,480.49	2,295.03	2,107.70
				96	2,728.49	2,524.59	2,318.55
				97	3,001.34	2,777.13	2,550.51
				98	3,301.45	3,054.79	2,805.45
				99	3,631.48	3,360.24	3,086.05

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	708.18	687.33	666.49	18-44	20.04	19.51	18.97
45-49	779.80	749.60	719.67	45-49	26.19	25.12	24.32
50-54	842.87	814.00	785.41	50-54	33.40	32.07	31.00
55	1,099.15	1,044.10	989.31	55	50.51	47.84	45.43
56	1,175.04	1,115.18	1,055.59	56	55.59	52.65	49.97
57	1,255.21	1,191.61	1,128.01	57	61.20	57.99	54.78
58	1,336.19	1,269.64	1,203.10	58	66.81	63.60	60.13
59	1,414.22	1,345.54	1,276.86	59	72.69	69.21	65.74
60	1,486.37	1,416.36	1,346.34	60	78.57	74.83	71.09
61	1,550.24	1,479.69	1,408.87	61	83.91	80.17	76.43
62	1,610.64	1,539.29	1,467.67	62	89.52	85.78	81.77
63	1,673.71	1,600.22	1,526.99	63	95.67	91.66	87.39
64	1,745.06	1,668.09	1,591.40	64	102.62	98.08	93.80
65	1,831.38	1,748.26	1,664.89	65	110.90	105.83	100.75
66	1,936.93	1,844.47	1,752.01	66	120.52	114.64	109.03
67	2,061.47	1,958.58	1,855.43	67	132.02	125.07	118.39
68	2,203.10	2,090.60	1,978.36	68	144.84	137.09	129.61
69	2,359.97	2,241.58	2,123.20	69	159.01	150.99	142.70
70	2,529.93	2,411.28	2,292.89	70	174.51	166.49	158.20
71	2,715.93	2,603.42	2,491.18	71	191.88	184.13	176.38
72	2,936.67	2,831.64	2,726.35	72	212.45	205.24	197.76
73	3,216.20	3,111.71	3,007.49	73	238.91	231.43	223.94
74	3,577.50	3,460.72	3,343.94	74	272.85	264.30	255.48

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,044.37	3,894.45	3,744.79	75	317.21	305.45	293.69
76	4,630.42	4,422.51	4,214.60	76	372.80	355.96	338.86
77	5,312.40	5,026.73	4,741.32	77	438.54	414.75	390.97
78	6,056.13	5,681.73	5,307.59	78	512.56	480.49	448.42
79	6,828.44	6,362.38	5,896.58	79	592.20	551.58	510.96
				80	675.84	626.67	577.50
				81	761.36	704.17	646.98
				82	848.21	783.54	718.87
				83	936.13	864.51	792.89
				84	1,024.85	946.29	867.72
				85	1,113.84	1,028.60	943.35
				86	1,225.28	1,131.48	1,037.68
				87	1,347.94	1,244.52	1,141.37
				88	1,482.63	1,369.06	1,255.48
				89	1,630.95	1,505.88	1,381.08
				90	1,793.96	1,656.60	1,519.24
				91	1,973.28	1,822.29	1,671.30
				92	2,170.50	2,004.54	1,838.32
				93	2,387.50	2,204.97	2,022.18
				94	2,626.14	2,425.44	2,224.48
				95	2,888.83	2,668.09	2,446.82
				96	3,177.72	2,934.80	2,691.61
				97	3,495.46	3,228.22	2,960.72
				98	3,845.01	3,551.05	3,256.82
				99	4,229.56	3,906.20	3,582.58

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	791.29	760.02	729.02	18-44	22.45	21.65	20.58
45-49	859.70	829.77	799.57	45-49	28.86	28.06	26.99
50-54	977.02	948.16	919.56	50-54	38.48	37.41	36.34
55	1,227.42	1,181.45	1,135.76	55	56.39	54.25	52.11
56	1,311.87	1,262.16	1,212.19	56	62.00	59.59	57.46
57	1,406.20	1,352.75	1,299.04	57	68.41	66.01	63.34
58	1,505.08	1,448.16	1,391.50	58	75.36	72.69	69.75
59	1,603.42	1,544.10	1,484.50	59	82.58	79.37	76.43
60	1,696.15	1,634.96	1,573.76	60	89.52	86.32	83.11
61	1,780.07	1,718.07	1,656.07	61	96.47	93.27	89.79
62	1,861.04	1,798.51	1,736.24	62	103.69	100.21	96.74
63	1,946.82	1,883.75	1,820.95	63	111.44	107.70	104.22
64	2,045.16	1,981.03	1,916.89	64	120.26	116.52	112.77
65	2,164.35	2,097.81	2,031.27	65	130.95	126.94	122.93
66	2,310.53	2,239.71	2,169.16	66	143.77	139.23	134.69
67	2,484.24	2,408.87	2,333.78	67	158.74	153.93	148.85
68	2,684.66	2,605.56	2,526.73	68	176.11	170.76	165.42
69	2,911.01	2,830.31	2,749.60	69	195.88	190.27	184.93
70	3,162.48	3,083.38	3,004.28	70	218.33	212.72	207.38
71	3,440.94	3,366.65	3,292.63	71	243.45	238.38	233.30
72	3,758.15	3,686.53	3,614.92	72	272.58	267.77	262.96
73	4,129.35	4,050.78	3,972.21	73	307.32	301.98	296.37
74	4,569.49	4,467.13	4,364.78	74	349.01	341.53	334.05

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,092.74	4,943.08	4,793.16	75	399.25	387.49	375.74
76	5,708.18	5,482.90	5,257.89	76	459.11	440.67	422.23
77	6,399.26	6,078.57	5,757.89	77	527.53	500.80	473.81
78	7,143.51	6,717.54	6,291.83	78	603.69	567.34	530.73
79	7,918.23	7,388.57	6,858.91	79	686.26	640.03	593.80
				80	774.19	718.87	663.55
				81	865.85	802.78	739.71
				82	960.98	891.50	821.75
				83	1,058.79	983.43	908.07
				84	1,157.94	1,077.50	997.06
				85	1,257.88	1,172.64	1,087.65
				86	1,383.75	1,289.95	1,196.42
				87	1,522.18	1,419.03	1,316.14
				88	1,674.51	1,560.93	1,447.89
				89	1,842.06	1,717.00	1,592.73
				90	2,026.19	1,888.83	1,752.01
				91	2,228.76	2,077.77	1,927.31
				92	2,451.63	2,285.68	2,119.99
				93	2,696.69	2,514.17	2,331.91
				94	2,966.33	2,765.64	2,565.21
				95	3,262.96	3,042.23	2,821.76
				96	3,589.26	3,346.34	3,103.96
				97	3,948.16	3,680.92	3,414.49
				98	4,342.87	4,048.91	3,756.02
				99	4,777.13	4,453.77	4,131.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	895.51	864.24	832.98	18-44	25.39	24.59	23.52
45-49	999.73	969.54	939.61	45-49	33.67	32.60	31.53
50-54	1,187.60	1,149.39	1,110.90	50-54	47.03	45.43	43.83
55	1,465.53	1,392.30	1,319.08	55	67.34	63.87	60.40
56	1,557.72	1,475.95	1,394.18	56	73.49	69.75	65.74
57	1,665.15	1,574.83	1,484.50	57	80.97	76.43	72.15
58	1,786.48	1,687.87	1,589.26	58	89.26	84.18	79.37
59	1,919.56	1,813.20	1,706.84	59	98.61	93.27	87.65
60	2,063.34	1,949.49	1,835.92	60	109.03	102.89	97.01
61	2,215.93	2,095.67	1,975.42	61	120.52	113.84	107.43
62	2,377.07	2,250.94	2,124.80	62	132.82	125.87	118.92
63	2,547.30	2,415.56	2,284.07	63	146.45	138.96	131.21
64	2,726.08	2,589.26	2,452.70	64	160.88	152.86	144.84
65	2,913.69	2,772.05	2,630.41	65	176.38	167.82	159.27
66	3,112.24	2,966.06	2,819.62	66	192.95	183.86	174.77
67	3,333.51	3,182.79	3,032.07	67	211.92	202.30	192.41
68	3,590.86	3,436.67	3,282.21	68	234.37	224.21	213.79
69	3,898.19	3,741.32	3,584.45	69	261.36	250.94	240.25
70	4,269.38	4,111.17	3,953.24	70	294.50	283.81	272.85
71	4,711.39	4,552.92	4,394.45	71	334.58	323.36	312.40
72	5,204.98	5,043.83	4,882.69	72	379.74	368.25	356.76
73	5,725.02	5,554.52	5,384.29	73	428.38	416.09	403.53
74	6,245.33	6,055.06	5,865.05	74	478.62	464.19	449.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	6,740.52	6,515.77	6,291.03	75	528.59	510.96	493.32
76	7,194.02	6,917.70	6,641.37	76	576.96	554.52	532.07
77	7,627.48	7,286.75	6,946.02	77	626.14	597.81	569.48
78	8,071.63	7,659.55	7,247.20	78	679.32	644.31	609.30
79	8,557.20	8,072.43	7,587.93	79	739.98	697.76	655.53
				80	810.80	761.89	712.72
				81	894.44	838.86	783.00
				82	989.04	927.05	865.31
				83	1,091.66	1,024.05	956.44
				84	1,199.63	1,126.40	1,053.18
				85	1,310.26	1,231.70	1,153.13
				86	1,441.21	1,354.89	1,268.57
				87	1,585.25	1,490.38	1,395.51
				88	1,743.72	1,639.50	1,535.01
				89	1,918.23	1,803.58	1,688.40
				90	2,110.10	1,983.97	1,857.30
				91	2,321.22	2,182.26	2,043.03
				92	2,553.45	2,400.59	2,247.46
				93	2,808.93	2,640.57	2,472.21
				94	3,089.79	2,904.60	2,719.40
				95	3,398.72	3,195.09	2,991.45
				96	3,738.65	3,514.70	3,290.49
				97	4,112.51	3,866.12	3,619.46
				98	4,523.79	4,252.81	3,981.30
				99	4,976.22	4,677.98	4,379.48

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,151.52	1,110.37	1,069.22	18-44	71.89	69.21	66.81
45-49	1,215.93	1,175.58	1,134.96	45-49	78.83	76.16	73.49
50-54	1,277.93	1,238.11	1,198.29	50-54	86.05	83.38	80.71
55	1,337.79	1,298.24	1,258.95	55	93.27	90.59	87.92
56	1,376.81	1,332.18	1,287.82	56	96.74	93.80	90.59
57	1,427.85	1,376.00	1,324.43	57	101.28	97.54	93.80
58	1,488.24	1,428.11	1,367.99	58	106.36	102.08	97.54
59	1,555.59	1,486.64	1,417.43	59	111.97	106.89	101.82
60	1,627.47	1,549.97	1,472.48	60	117.85	112.24	106.63
61	1,702.83	1,617.85	1,532.87	61	124.27	117.85	111.71
62	1,785.95	1,694.02	1,602.09	62	131.21	124.27	117.58
63	1,882.15	1,783.27	1,684.66	63	139.23	132.02	124.53
64	1,997.33	1,890.97	1,784.88	64	148.85	140.83	133.08
65	2,136.56	2,022.18	1,907.81	65	160.34	151.79	143.24
66	2,304.12	2,180.12	2,056.12	66	174.51	164.89	155.53
67	2,495.73	2,361.84	2,227.96	67	190.27	180.12	169.96
68	2,705.24	2,562.80	2,420.37	68	207.91	196.95	186.00
69	2,927.05	2,778.73	2,630.41	69	226.35	214.86	203.37
70	3,155.00	3,004.81	2,854.63	70	245.59	234.10	222.34
71	3,389.10	3,240.78	3,092.73	71	265.63	254.14	242.38
72	3,650.99	3,503.48	3,355.96	72	288.08	276.59	265.10
73	3,968.20	3,813.21	3,658.47	73	315.61	303.31	291.02
74	4,368.52	4,191.08	4,013.63	74	350.08	335.92	321.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,879.48	4,657.67	4,435.87	75	393.91	376.00	358.10
76	5,518.71	5,226.35	4,934.00	76	448.96	425.17	401.12
77	6,264.30	5,881.09	5,497.87	77	513.10	481.83	450.29
78	7,085.26	6,598.88	6,112.51	78	584.45	544.36	504.01
79	7,950.03	7,356.23	6,762.70	79	660.61	611.17	561.73
80		8,130.15	7,433.20	80		680.39	622.13
81		8,901.40	8,111.71	81		750.67	684.13
82		9,667.03	8,794.77	82		821.49	747.46
83		10,428.39	9,480.77	83		892.84	811.87
84		11,187.08	10,169.17	84		964.46	876.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,250.40	1,200.96	1,151.52	18-44	78.03	75.09	71.89
45-49	1,329.50	1,272.85	1,215.93	45-49	86.32	82.58	78.83
50-54	1,405.93	1,342.06	1,277.93	50-54	94.60	90.33	86.05
55	1,495.19	1,416.36	1,337.79	55	104.49	98.88	93.27
56	1,574.83	1,490.11	1,405.40	56	110.90	104.76	98.88
57	1,676.65	1,584.98	1,493.32	57	118.92	112.51	105.83
58	1,790.76	1,691.34	1,591.66	58	128.01	120.79	113.84
59	1,906.74	1,799.04	1,691.34	59	137.09	129.34	121.59
60	2,014.97	1,898.72	1,782.47	60	145.91	137.63	129.08
61	2,108.50	1,983.97	1,859.17	61	153.66	144.58	135.49
62	2,194.82	2,062.00	1,929.45	62	161.14	151.26	141.64
63	2,284.61	2,144.31	2,004.28	63	168.89	158.47	148.32
64	2,388.83	2,241.85	2,094.87	64	177.98	167.02	156.07
65	2,518.17	2,365.58	2,212.99	65	189.20	177.71	166.22
66	2,681.19	2,524.05	2,367.19	66	202.83	191.07	179.05
67	2,875.47	2,715.93	2,556.39	67	219.40	207.11	194.82
68	3,097.54	2,937.74	2,778.20	68	237.84	225.55	213.26
69	3,342.33	3,185.47	3,028.86	69	258.42	246.39	234.10
70	3,605.83	3,455.64	3,305.19	70	280.87	269.11	257.35
71	3,889.37	3,748.27	3,607.43	71	304.92	293.96	283.00
72	4,217.27	4,081.78	3,946.29	72	332.71	322.29	311.60
73	4,619.46	4,477.56	4,335.65	73	367.18	355.96	345.00
74	5,125.87	4,958.05	4,789.96	74	410.74	397.38	383.75
75	5,766.71	5,544.90	5,323.09	75	465.53	447.62	429.72
76	6,559.60	6,251.48	5,943.35	76	533.67	508.55	483.43
77	7,474.62	7,056.39	6,637.90	77	612.51	578.03	543.56
78	8,469.54	7,928.92	7,388.30	78	698.82	654.20	609.30
79	9,502.15	8,838.86	8,175.85	79	789.42	734.37	679.05

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,381.88	1,316.14	1,250.40	18-44	86.32	82.31	78.03
45-49	1,475.42	1,402.46	1,329.50	45-49	95.67	90.86	86.32
50-54	1,597.54	1,501.60	1,405.93	50-54	107.43	101.02	94.60
55	1,731.16	1,613.04	1,495.19	55	120.79	112.51	104.49
56	1,844.47	1,718.87	1,593.00	56	129.88	121.06	112.24
57	1,989.85	1,855.69	1,721.27	57	141.10	131.75	122.13
58	2,153.40	2,010.69	1,867.99	58	153.93	143.77	133.35
59	2,321.22	2,171.30	2,021.38	59	167.02	156.33	145.38
60	2,479.96	2,324.96	2,169.96	60	179.58	168.36	157.14
61	2,619.99	2,462.86	2,305.45	61	191.07	179.58	168.09
62	2,749.60	2,592.47	2,435.60	62	201.76	190.27	178.78
63	2,881.88	2,726.08	2,570.55	63	213.26	201.76	190.01
64	3,029.40	2,875.47	2,721.54	64	225.82	214.32	202.83
65	3,204.97	3,052.38	2,899.79	65	240.78	229.29	217.80
66	3,419.03	3,266.71	3,114.11	66	258.69	247.19	235.70
67	3,672.91	3,519.78	3,366.38	67	280.06	268.31	256.55
68	3,964.73	3,811.07	3,657.67	68	304.38	292.62	280.87
69	4,293.43	4,140.57	3,987.71	69	331.91	320.15	308.39
70	4,657.41	4,507.22	4,357.03	70	362.64	350.88	339.39
71	5,059.06	4,912.89	4,766.44	71	396.58	385.36	373.86
72	5,514.17	5,366.65	5,219.41	72	435.33	423.84	412.35
73	6,041.96	5,880.55	5,719.41	73	480.49	467.93	455.10
74	6,661.68	6,466.07	6,270.18	74	533.94	518.17	502.67
75	7,393.11	7,134.43	6,875.47	75	597.01	575.90	555.05
76	8,247.20	7,892.58	7,537.95	76	670.76	641.64	612.77
77	9,202.84	8,728.50	8,254.15	77	753.88	714.86	675.84
78	10,231.17	9,625.61	9,020.32	78	843.93	793.69	743.72
79	11,302.79	10,567.62	9,832.18	79	939.07	877.87	816.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,743.72	1,661.68	1,579.37	18-44	108.77	103.69	98.61
45-49	1,864.51	1,783.54	1,702.30	45-49	120.79	115.71	110.37
50-54	2,076.70	1,956.98	1,837.25	50-54	139.76	131.75	123.73
55	2,360.77	2,242.65	2,124.53	55	164.89	156.60	148.32
56	2,485.04	2,369.59	2,254.14	56	174.77	166.76	158.47
57	2,637.09	2,523.52	2,409.94	57	186.80	178.78	170.76
58	2,810.00	2,697.22	2,584.45	58	200.70	192.41	184.39
59	2,997.33	2,884.02	2,770.45	59	215.39	207.38	199.09
60	3,192.95	3,076.70	2,960.45	60	231.16	222.88	214.32
61	3,391.77	3,270.45	3,149.12	61	247.46	238.64	229.82
62	3,595.41	3,467.40	3,339.66	62	264.30	254.94	245.32
63	3,808.13	3,672.10	3,536.35	63	281.94	271.78	261.89
64	4,032.87	3,888.57	3,744.26	64	300.64	289.95	279.26
65	4,273.39	4,120.79	3,968.20	65	320.95	309.46	297.97
66	4,535.81	4,375.47	4,215.13	66	342.87	330.84	318.81
67	4,836.72	4,669.43	4,501.87	67	368.25	355.43	342.60
68	5,195.09	5,020.85	4,846.61	68	398.45	385.09	371.46
69	5,629.88	5,448.70	5,267.78	69	435.06	420.90	407.00
70	6,159.81	5,971.95	5,784.35	70	479.69	464.99	450.56
71	6,795.04	6,599.42	6,403.80	71	533.41	518.17	502.67
72	7,508.56	7,299.58	7,090.60	72	593.80	577.50	560.93
73	8,264.57	8,031.81	7,798.78	73	658.47	640.03	621.59
74	9,026.46	8,754.15	8,481.84	74	723.95	702.30	680.39
75	9,758.96	9,426.25	9,093.54	75	787.81	761.09	734.10
76	10,438.28	10,021.39	9,604.77	76	848.21	814.27	780.33
77	11,092.74	10,574.03	10,055.33	77	907.54	865.05	822.29
78	11,763.51	11,132.83	10,502.41	78	969.27	917.16	865.05
79	12,491.73	11,747.47	11,002.95	79	1,037.15	975.15	913.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	585.52	568.41	551.31	18-44	16.57	16.03	15.50
45-49	637.89	611.97	586.05	45-49	21.38	20.58	19.78
50-54	683.86	649.92	616.25	50-54	26.99	25.65	24.32
55	836.18	803.58	771.25	55	38.48	36.88	35.28
56	886.69	854.62	822.56	56	41.96	40.35	39.02
57	942.01	909.94	878.14	57	45.96	44.36	42.76
58	998.40	966.60	935.06	58	49.97	48.37	46.77
59	1,052.91	1,021.65	990.65	59	54.25	52.65	51.04
60	1,102.09	1,072.15	1,041.96	60	58.26	56.65	55.05
61	1,144.58	1,115.98	1,087.39	61	62.00	60.40	59.06
62	1,184.66	1,157.40	1,130.15	62	65.74	64.40	62.80
63	1,229.29	1,201.76	1,173.97	63	70.02	68.68	67.08
64	1,284.34	1,253.88	1,223.41	64	75.36	73.76	71.89
65	1,355.96	1,319.08	1,282.20	65	82.04	79.90	77.50
66	1,448.69	1,401.39	1,353.82	66	90.33	87.39	84.18
67	1,556.39	1,496.79	1,437.47	67	99.95	95.94	91.93
68	1,670.50	1,600.75	1,531.00	68	110.37	105.56	100.75
69	1,782.74	1,707.91	1,632.82	69	120.52	115.18	110.10
70	1,885.36	1,812.94	1,740.78	70	130.14	125.07	120.26
71	1,976.75	1,916.62	1,856.76	71	138.96	135.22	131.21
72	2,085.78	2,040.62	1,995.46	72	149.92	147.25	144.31
73	2,248.80	2,212.19	2,175.31	73	165.95	163.82	161.41
74	2,501.61	2,458.05	2,414.49	74	190.27	187.33	184.13

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,880.01	2,805.72	2,731.43	75	225.82	219.94	214.06
76	3,407.00	3,272.05	3,137.36	76	274.99	263.76	252.54
77	4,049.71	3,832.71	3,615.45	77	335.38	316.94	298.50
78	4,762.70	4,452.44	4,142.44	78	404.06	377.34	350.35
79	5,499.47	5,097.01	4,694.55	79	477.55	442.28	407.00
80		5,731.43	5,248.00	80	552.91	509.89	466.86
81		6,328.17	5,784.35	81	627.47	578.03	528.59
82		6,889.10	6,302.79	82	700.96	646.45	591.93
83		7,423.04	6,807.86	83	773.38	714.86	656.07
84		7,939.08	7,304.39	84	845.54	783.27	721.01
				85	917.16	851.68	786.21
				86	1,008.82	936.93	864.78
				87	1,109.84	1,030.73	951.36
				88	1,220.74	1,133.89	1,046.50
				89	1,342.87	1,247.20	1,151.26
				90	1,477.29	1,371.99	1,266.44
				91	1,625.07	1,509.09	1,393.11
				92	1,787.55	1,660.08	1,532.34
				93	1,966.33	1,826.03	1,685.46
				94	2,163.02	2,008.55	1,854.09
				95	2,379.21	2,209.52	2,039.55
				96	2,617.05	2,430.52	2,243.45
				97	2,878.68	2,673.71	2,467.93
				98	3,166.49	2,941.21	2,714.86
				99	3,483.17	3,235.44	2,986.37

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	622.13	605.02	587.92	18-44	17.64	17.10	16.57
45-49	672.37	647.25	621.86	45-49	22.72	21.91	20.84
50-54	716.46	690.54	664.89	50-54	28.33	27.26	26.19
55	928.92	881.08	832.98	55	42.49	40.35	38.21
56	994.66	942.81	890.97	56	47.03	44.63	42.22
57	1,064.41	1,009.62	954.57	57	51.84	49.17	46.50
58	1,134.96	1,078.03	1,020.85	58	56.92	53.98	51.04
59	1,203.37	1,144.58	1,085.78	59	62.00	59.06	55.85
60	1,265.90	1,206.04	1,146.18	60	66.81	63.60	60.66
61	1,321.22	1,260.56	1,199.89	61	71.62	68.41	64.94
62	1,373.33	1,311.60	1,250.13	62	76.43	72.96	69.48
63	1,428.11	1,364.78	1,301.18	63	81.51	78.03	74.29
64	1,491.98	1,424.91	1,357.83	64	87.65	83.65	79.90
65	1,570.28	1,497.60	1,424.64	65	95.14	90.59	86.32
66	1,667.56	1,586.59	1,505.35	66	103.96	98.88	93.80
67	1,781.40	1,691.08	1,600.75	67	114.11	108.23	102.35
68	1,908.34	1,809.46	1,710.32	68	125.60	118.92	112.24
69	2,044.36	1,939.34	1,834.05	69	137.89	130.68	123.46
70	2,185.73	2,078.84	1,971.94	70	150.72	143.51	136.02
71	2,334.32	2,230.63	2,126.94	71	164.62	157.40	150.19
72	2,513.63	2,413.95	2,314.01	72	181.45	174.51	167.56
73	2,753.88	2,652.86	2,551.85	73	204.17	196.69	189.47
74	3,084.18	2,971.14	2,858.10	74	235.17	226.62	218.07

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,534.74	3,393.11	3,251.74	75	277.12	266.17	254.94
76	4,122.93	3,932.93	3,742.92	76	332.18	316.68	301.44
77	4,821.22	4,566.55	4,312.14	77	398.45	377.34	355.96
78	5,590.06	5,261.10	4,932.13	78	473.28	445.22	417.42
79	6,389.90	5,982.64	5,575.37	79	554.25	518.97	483.43
				80	638.96	595.94	552.91
				81	724.75	674.51	624.00
				82	811.60	753.88	696.15
				83	898.99	834.05	769.38
				84	986.64	915.02	843.13
				85	1,074.56	995.99	917.16
				86	1,181.99	1,095.67	1,008.82
				87	1,300.11	1,205.24	1,109.84
				88	1,430.25	1,325.76	1,220.74
				89	1,573.22	1,458.31	1,342.87
				90	1,730.63	1,604.22	1,477.29
				91	1,903.80	1,764.57	1,625.07
				92	2,094.07	1,940.94	1,787.55
				93	2,303.58	2,134.96	1,966.33
				94	2,533.94	2,348.48	2,163.02
				95	2,787.28	2,583.38	2,379.21
				96	3,066.01	2,841.80	2,617.05
				97	3,372.53	3,125.87	2,878.68
				98	3,709.78	3,438.54	3,166.49
				99	4,080.71	3,782.47	3,483.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	697.76	668.89	640.30	18-44	19.78	18.97	18.17
45-49	747.19	720.20	692.95	45-49	25.12	24.32	23.25
50-54	834.58	809.46	784.34	50-54	32.87	32.07	31.00
55	1,044.63	1,003.74	963.12	55	47.84	45.96	44.09
56	1,118.12	1,073.76	1,029.40	56	52.91	50.78	48.64
57	1,200.70	1,153.13	1,105.56	57	58.52	56.12	53.98
58	1,287.28	1,237.04	1,186.53	58	64.67	62.00	59.59
59	1,373.60	1,320.95	1,268.31	59	70.82	68.15	65.21
60	1,454.57	1,400.32	1,346.07	60	76.96	74.02	71.09
61	1,528.33	1,473.01	1,417.69	61	82.84	79.90	76.96
62	1,599.41	1,543.29	1,487.17	62	88.99	85.78	82.84
63	1,675.84	1,618.92	1,561.73	63	95.67	92.46	89.26
64	1,765.10	1,706.58	1,648.05	64	103.69	100.48	97.01
65	1,874.13	1,813.20	1,752.27	65	113.31	109.83	106.09
66	2,009.09	1,944.42	1,880.01	66	125.07	121.06	117.05
67	2,168.36	2,099.95	2,031.27	67	138.70	134.42	129.88
68	2,349.28	2,277.13	2,205.24	68	154.46	149.39	144.58
69	2,548.37	2,474.61	2,400.59	69	171.57	166.76	161.68
70	2,763.23	2,689.74	2,616.25	70	190.81	185.73	180.65
71	2,994.93	2,924.11	2,853.29	71	211.65	206.57	201.76
72	3,262.16	3,191.61	3,120.79	72	236.24	231.16	226.35
73	3,588.19	3,509.62	3,430.79	73	266.44	261.09	255.48
74	3,996.53	3,895.51	3,794.77	74	304.92	297.43	289.95

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,509.62	4,366.92	4,224.22	75	353.55	342.33	331.11
76	5,141.91	4,934.00	4,726.35	76	413.95	396.85	380.01
77	5,869.06	5,579.11	5,289.16	77	484.50	460.18	435.86
78	6,657.94	6,277.40	5,896.85	78	563.34	530.73	498.13
79	7,474.89	7,004.02	6,533.14	79	648.32	607.16	566.01
				80	737.31	688.14	638.96
				81	828.43	772.05	715.93
				82	921.43	858.63	796.10
				83	1,015.50	947.09	878.68
				84	1,110.37	1,036.61	963.12
				85	1,205.51	1,126.94	1,048.37
				86	1,326.03	1,239.71	1,153.13
				87	1,458.58	1,363.71	1,268.57
				88	1,604.49	1,500.00	1,395.51
				89	1,764.83	1,649.92	1,535.01
				90	1,941.21	1,814.81	1,688.40
				91	2,135.22	1,996.26	1,857.30
				92	2,348.75	2,195.89	2,043.03
				93	2,583.65	2,415.56	2,247.46
				94	2,842.07	2,657.14	2,472.21
				95	3,126.41	2,922.77	2,719.40
				96	3,439.07	3,215.13	2,991.45
				97	3,783.01	3,536.61	3,290.49
				98	4,161.41	3,890.17	3,619.46
				99	4,577.50	4,279.27	3,981.30

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	781.67	753.88	726.08	18-44	22.18	21.38	20.58
45-49	862.11	835.12	807.86	45-49	29.13	28.06	27.26
50-54	1,009.62	975.42	941.21	50-54	39.82	38.48	37.15
55	1,240.25	1,176.38	1,112.51	55	56.92	53.98	51.04
56	1,319.62	1,248.26	1,176.91	56	62.27	59.06	55.59
57	1,412.88	1,334.05	1,255.21	57	68.68	64.94	60.93
58	1,518.44	1,432.12	1,345.81	58	75.90	71.62	67.34
59	1,634.69	1,541.42	1,447.89	59	83.91	79.10	74.29
60	1,760.02	1,660.08	1,560.13	60	93.00	87.65	82.31
61	1,893.11	1,787.28	1,681.46	61	102.89	97.01	91.40
62	2,034.21	1,923.04	1,811.87	62	113.58	107.43	101.28
63	2,184.13	2,067.88	1,951.90	63	125.33	118.92	112.24
64	2,343.40	2,222.34	2,101.28	64	138.16	131.21	124.00
65	2,512.83	2,386.69	2,260.83	65	152.06	144.31	136.83
66	2,694.02	2,563.07	2,432.12	66	167.29	159.01	150.72
67	2,896.05	2,760.02	2,624.27	67	184.39	175.57	166.76
68	3,127.74	2,987.98	2,847.94	68	204.44	195.08	185.73
69	3,399.25	3,256.55	3,113.85	69	228.22	218.60	208.71
70	3,720.21	3,576.43	3,432.39	70	256.81	246.66	236.77
71	4,096.74	3,952.97	3,809.20	71	290.49	280.60	270.44
72	4,520.58	4,374.67	4,228.49	72	329.24	318.81	308.66
73	4,979.69	4,824.96	4,670.23	73	372.26	360.77	349.55
74	5,462.86	5,287.82	5,113.05	74	418.49	405.13	392.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,957.78	5,747.20	5,536.62	75	467.13	450.56	434.26
76	6,456.71	6,192.42	5,927.85	76	518.17	496.79	475.41
77	6,968.21	6,636.30	6,304.39	77	572.69	545.16	517.64
78	7,504.55	7,097.82	6,691.08	78	632.55	597.81	563.34
79	8,078.04	7,595.68	7,113.32	79	699.09	657.14	615.18
				80	774.19	725.01	675.84
				81	858.63	802.78	746.93
				82	951.36	889.36	827.37
				83	1,050.24	982.36	914.75
				84	1,153.13	1,079.90	1,006.68
				85	1,257.88	1,179.32	1,100.75
				86	1,383.75	1,297.17	1,210.85
				87	1,522.18	1,426.78	1,331.91
				88	1,674.51	1,569.48	1,464.99
				89	1,842.06	1,726.35	1,611.44
				90	2,026.19	1,898.99	1,772.58
				91	2,228.76	2,088.99	1,949.76
				92	2,451.63	2,297.97	2,144.84
				93	2,696.69	2,527.79	2,359.44
				94	2,966.33	2,780.60	2,595.41
				95	3,262.96	3,058.79	2,854.89
				96	3,589.26	3,364.78	3,140.30
				97	3,948.16	3,701.23	3,454.31
				98	4,342.87	4,071.36	3,799.84
				99	4,777.13	4,478.63	4,179.85

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	976.75	939.61	902.46	18-44	60.93	58.79	56.39
45-49	1,026.72	990.11	953.50	45-49	66.54	64.14	61.73
50-54	1,074.56	1,038.48	1,002.67	50-54	72.42	69.75	67.34
55	1,125.34	1,088.99	1,052.91	55	78.57	75.90	73.49
56	1,160.88	1,120.26	1,079.37	56	81.77	78.83	75.90
57	1,207.38	1,160.34	1,113.04	57	85.52	82.31	78.83
58	1,262.16	1,207.64	1,153.13	58	90.06	86.32	82.31
59	1,322.56	1,260.29	1,198.02	59	95.14	90.59	86.05
60	1,385.89	1,316.41	1,246.66	60	100.48	95.40	90.33
61	1,451.36	1,375.20	1,298.77	61	105.83	100.21	94.60
62	1,523.25	1,440.94	1,358.37	62	111.71	105.83	99.68
63	1,607.43	1,518.71	1,430.25	63	118.92	112.24	105.83
64	1,709.25	1,614.11	1,518.98	64	127.47	120.26	113.31
65	1,834.85	1,732.23	1,629.61	65	137.89	130.14	122.39
66	1,987.98	1,876.27	1,764.83	66	150.45	142.17	133.62
67	2,162.21	2,041.69	1,921.17	67	164.89	155.80	146.45
68	2,350.08	2,221.27	2,092.73	68	180.65	170.76	160.88
69	2,543.03	2,408.34	2,273.65	69	196.69	186.26	175.84
70	2,733.57	2,595.94	2,458.58	70	212.99	202.03	191.34
71	2,920.37	2,783.27	2,646.45	71	228.75	218.07	207.38
72	3,132.02	2,994.12	2,856.23	72	246.93	236.24	225.28
73	3,404.07	3,258.15	3,112.24	73	270.44	258.95	247.46
74	3,772.05	3,604.76	3,437.74	74	301.98	288.62	275.52

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,271.25	4,064.14	3,857.03	75	344.74	328.17	311.33
76	4,924.64	4,655.00	4,385.09	76	400.59	378.67	356.76
77	5,702.84	5,353.02	5,003.48	77	467.40	438.54	409.94
78	6,563.34	6,123.74	5,684.13	78	541.69	505.35	469.00
79	7,463.93	6,932.13	6,400.06	79	620.26	575.90	531.80
80		7,742.93	7,123.47	80		648.05	596.21
81		8,528.87	7,832.45	81		719.13	660.61
82		9,288.89	8,525.40	82		789.15	724.48
83		10,029.67	9,206.32	83		858.63	788.08
84		10,757.63	9,879.49	84		927.31	851.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,060.66	1,016.30	971.94	18-44	66.27	63.34	60.66
45-49	1,122.40	1,072.15	1,021.65	45-49	72.69	69.48	66.27
50-54	1,181.99	1,125.87	1,069.48	50-54	79.64	75.63	71.89
55	1,257.62	1,188.14	1,118.65	55	87.92	82.84	78.03
56	1,328.17	1,253.34	1,178.52	56	93.53	88.19	82.84
57	1,418.23	1,337.25	1,256.01	57	100.75	94.87	88.99
58	1,519.24	1,430.79	1,342.60	58	108.50	102.35	95.94
59	1,621.33	1,525.66	1,429.99	59	116.78	109.83	102.89
60	1,715.93	1,612.51	1,509.09	60	124.27	116.78	109.30
61	1,796.90	1,686.00	1,575.10	61	130.95	122.93	114.91
62	1,871.73	1,753.34	1,635.22	62	137.36	128.54	119.99
63	1,950.56	1,825.50	1,700.43	63	144.04	134.95	125.60
64	2,044.10	1,912.88	1,781.94	64	152.33	142.44	132.82
65	2,162.75	2,026.46	1,890.17	65	162.48	152.06	141.90
66	2,314.01	2,173.71	2,033.41	66	175.31	164.62	153.93
67	2,493.32	2,350.35	2,207.38	67	190.27	179.32	168.36
68	2,692.95	2,549.44	2,405.67	68	207.11	195.88	184.93
69	2,905.94	2,763.50	2,621.06	69	224.75	213.79	202.83
70	3,124.00	2,985.30	2,846.61	70	243.19	232.50	221.81
71	3,347.95	3,214.86	3,081.78	71	262.43	252.00	241.58
72	3,611.17	3,480.23	3,349.01	72	284.87	274.45	264.30
73	3,954.84	3,815.88	3,676.65	73	314.27	303.31	292.36
74	4,419.83	4,256.82	4,093.80	74	353.82	340.99	327.90
75	5,047.84	4,838.06	4,628.28	75	407.54	390.70	373.60
76	5,863.98	5,580.98	5,297.97	76	477.02	454.04	431.05
77	6,828.97	6,452.44	6,075.63	77	559.86	528.86	497.86
78	7,887.77	7,405.41	6,922.78	78	650.99	611.17	571.35
79	8,985.31	8,393.11	7,801.18	79	746.66	697.49	648.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,187.87	1,128.81	1,070.02	18-44	74.29	70.55	66.81
45-49	1,264.03	1,198.29	1,132.55	45-49	82.04	77.77	73.49
50-54	1,364.24	1,278.46	1,192.95	50-54	91.66	86.05	80.17
55	1,478.09	1,372.53	1,267.24	55	103.15	95.94	88.46
56	1,577.23	1,465.26	1,353.56	56	110.90	103.15	95.14
57	1,704.70	1,585.52	1,466.06	57	121.06	112.51	103.96
58	1,847.94	1,721.54	1,595.14	58	132.02	122.93	114.11
59	1,995.46	1,862.64	1,729.83	59	143.51	133.89	124.53
60	2,134.96	1,997.33	1,859.70	60	154.46	144.58	134.69
61	2,257.89	2,117.85	1,977.82	61	164.62	154.46	144.31
62	2,372.80	2,232.23	2,091.40	62	174.24	163.82	153.39
63	2,491.45	2,350.88	2,210.58	63	184.13	173.97	163.55
64	2,625.34	2,485.57	2,346.07	64	195.62	185.20	174.77
65	2,786.75	2,647.25	2,508.02	65	209.25	198.82	188.40
66	2,984.77	2,844.74	2,704.71	66	225.82	215.39	204.70
67	3,217.80	3,076.70	2,935.87	67	245.32	234.63	223.94
68	3,481.56	3,339.66	3,198.03	68	267.50	256.55	245.59
69	3,772.32	3,630.15	3,488.24	69	291.82	280.87	269.64
70	4,085.52	3,944.69	3,803.58	70	318.01	307.06	296.10
71	4,422.77	4,283.81	4,144.58	71	346.61	335.92	324.96
72	4,808.66	4,666.76	4,524.86	72	379.48	368.52	357.30
73	5,273.12	5,116.79	4,960.72	73	419.29	407.00	394.71
74	5,846.34	5,657.94	5,469.81	74	468.47	453.50	438.27
75	6,558.26	6,313.21	6,068.42	75	529.40	509.62	489.85
76	7,427.59	7,097.55	6,767.24	76	604.22	577.23	550.24
77	8,424.65	7,988.52	7,552.39	77	690.27	654.46	618.39
78	9,508.03	8,955.65	8,403.54	78	784.34	738.64	692.95
79	10,636.84	9,968.21	9,299.58	79	883.75	828.17	772.58

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,491.18	1,417.43	1,343.40	18-44	93.00	88.46	83.91
45-49	1,591.66	1,518.44	1,445.22	45-49	103.15	98.34	93.80
50-54	1,768.84	1,662.75	1,556.66	50-54	118.92	111.97	104.76
55	2,010.69	1,904.60	1,798.77	55	140.30	133.08	125.60
56	2,120.53	2,016.04	1,911.55	56	149.12	141.90	134.42
57	2,255.21	2,151.26	2,047.30	57	159.81	152.59	145.11
58	2,407.81	2,303.85	2,200.16	58	171.83	164.35	157.14
59	2,572.16	2,467.40	2,362.64	59	184.93	177.45	169.96
60	2,741.85	2,635.22	2,528.86	60	198.56	190.81	183.06
61	2,912.35	2,802.78	2,693.48	61	212.45	204.44	196.42
62	3,086.59	2,973.55	2,860.24	62	226.88	218.60	210.05
63	3,270.45	3,152.06	3,033.94	63	242.12	233.30	224.48
64	3,468.47	3,344.20	3,219.94	64	258.69	249.33	239.98
65	3,686.27	3,554.79	3,423.57	65	276.86	266.97	257.08
66	3,929.99	3,790.49	3,650.72	66	297.17	286.75	276.06
67	4,210.32	4,061.74	3,913.42	67	320.68	309.46	297.97
68	4,538.75	4,381.08	4,223.41	68	348.21	336.18	323.89
69	4,927.32	4,760.56	4,593.54	69	380.81	367.99	354.89
70	5,387.50	5,211.92	5,036.08	70	419.56	405.93	392.30
71	5,926.52	5,742.12	5,557.46	71	464.99	450.56	436.13
72	6,534.48	6,336.99	6,139.50	72	516.57	501.07	485.57
73	7,196.96	6,977.56	6,758.16	73	572.96	555.59	538.22
74	7,899.53	7,644.05	7,388.84	74	633.35	613.04	592.46
75	8,627.75	8,317.75	8,007.49	75	696.69	671.57	646.45
76	9,371.74	8,985.31	8,598.89	76	761.63	730.36	698.82
77	10,138.97	9,660.08	9,181.20	77	829.77	790.49	751.20
78	10,941.22	10,361.85	9,782.21	78	901.92	854.09	805.99
79	11,790.50	11,110.11	10,429.46	79	979.16	922.50	865.85

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	733.03	710.05	687.33	18-44	20.84	20.04	19.51
45-49	813.74	780.60	747.73	45-49	27.53	26.19	25.12
50-54	881.08	839.12	797.17	50-54	34.74	33.14	31.53
55	1,078.30	1,038.22	998.40	55	49.44	47.57	45.70
56	1,140.03	1,100.48	1,060.66	56	53.98	52.11	50.24
57	1,206.58	1,166.76	1,127.21	57	58.79	56.92	54.78
58	1,273.92	1,234.37	1,195.08	58	63.87	61.73	59.86
59	1,338.86	1,299.84	1,260.82	59	68.95	66.81	64.94
60	1,397.38	1,359.70	1,322.02	60	73.76	71.89	69.75
61	1,448.16	1,412.08	1,376.27	61	78.57	76.43	74.56
62	1,495.99	1,461.52	1,427.05	62	83.11	81.24	79.37
63	1,548.10	1,513.36	1,478.89	63	88.46	86.58	84.71
64	1,611.17	1,573.76	1,536.08	64	94.60	92.46	90.33
65	1,692.41	1,647.78	1,603.15	65	102.35	99.68	97.01
66	1,796.10	1,740.25	1,684.13	66	111.97	108.50	104.76
67	1,917.43	1,848.21	1,779.26	67	122.93	118.39	113.84
68	2,048.91	1,968.47	1,888.03	68	134.95	129.34	124.00
69	2,183.33	2,096.74	2,010.16	69	147.25	141.37	135.22
70	2,312.94	2,229.29	2,145.38	70	159.54	153.93	148.05
71	2,437.47	2,366.65	2,295.83	71	171.83	167.02	162.21
72	2,582.04	2,527.53	2,473.01	72	186.26	182.79	179.05
73	2,779.27	2,734.90	2,690.54	73	205.77	202.83	200.16
74	3,061.20	3,012.03	2,962.59	74	233.30	229.82	226.08

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,460.18	3,381.35	3,302.78	75	271.25	265.10	258.95
76	3,996.00	3,857.83	3,719.40	76	322.02	310.80	299.31
77	4,641.37	4,419.57	4,197.76	77	383.75	365.05	346.34
78	5,356.50	5,037.15	4,717.54	78	453.77	426.24	398.98
79	6,101.29	5,680.12	5,258.69	79	529.40	492.79	455.91
80		6,318.28	5,800.38	80	608.23	562.00	516.03
81		6,928.39	6,326.84	81	687.87	633.08	578.30
82		7,510.70	6,837.79	82	767.77	704.97	641.90
83		8,072.16	7,336.99	83	847.94	777.39	706.84
84		8,620.00	7,828.44	84	928.38	850.62	772.58
				85	1,009.09	923.84	838.59
				86	1,110.10	1,016.30	922.50
				87	1,221.01	1,117.85	1,014.70
				88	1,343.13	1,229.56	1,116.25
				89	1,477.55	1,352.49	1,227.95
				90	1,625.34	1,487.71	1,350.88
				91	1,787.82	1,636.56	1,486.11
				92	1,966.60	1,800.11	1,634.69
				93	2,163.28	1,980.23	1,798.24
				94	2,379.75	2,178.25	1,978.09
				95	2,617.85	2,396.05	2,175.84
				96	2,879.75	2,635.76	2,393.37
				97	3,167.83	2,899.25	2,632.82
				98	3,484.50	3,189.21	2,896.05
				99	3,832.98	3,508.02	3,185.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	779.00	756.01	733.03	18-44	22.18	21.38	20.84
45-49	857.56	824.69	791.56	45-49	28.86	27.79	26.72
50-54	923.04	891.50	859.97	50-54	36.34	35.28	33.94
55	1,198.02	1,138.16	1,078.30	55	55.05	52.11	49.44
56	1,278.73	1,213.79	1,148.58	56	60.40	57.46	54.25
57	1,363.44	1,294.23	1,225.01	57	66.27	63.07	59.59
58	1,448.69	1,376.27	1,304.12	58	72.69	68.95	65.21
59	1,530.47	1,455.91	1,381.62	59	78.83	74.83	71.09
60	1,605.03	1,529.66	1,454.04	60	84.71	80.71	76.70
61	1,671.03	1,594.87	1,518.98	61	90.59	86.58	82.31
62	1,732.76	1,656.07	1,579.37	62	96.47	92.20	87.92
63	1,796.90	1,718.60	1,640.30	63	102.62	98.34	94.07
64	1,870.39	1,788.35	1,706.04	64	110.10	105.29	100.48
65	1,959.65	1,870.39	1,781.40	65	118.65	113.31	107.70
66	2,069.48	1,970.07	1,870.66	66	128.81	122.66	116.25
67	2,199.36	2,088.19	1,977.29	67	140.83	133.62	126.14
68	2,346.34	2,225.28	2,103.96	68	154.20	145.91	137.89
69	2,508.02	2,381.08	2,254.14	69	168.89	160.34	151.52
70	2,681.72	2,556.12	2,430.25	70	184.93	176.38	167.82
71	2,870.13	2,753.34	2,636.83	71	202.57	194.55	186.53
72	3,094.07	2,987.98	2,881.62	72	223.68	216.46	209.25
73	3,380.82	3,276.86	3,173.17	73	250.94	243.72	236.24
74	3,756.02	3,638.16	3,520.31	74	286.48	277.66	269.11

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,246.40	4,089.26	3,931.86	75	332.98	320.68	308.39
76	4,867.72	4,640.30	4,412.62	76	392.04	373.33	354.89
77	5,592.74	5,272.05	4,951.63	77	462.05	435.06	408.07
78	6,383.22	5,958.58	5,533.68	78	540.35	504.01	467.40
79	7,201.77	6,672.91	6,144.05	79	624.80	578.57	532.34
				80	712.72	657.40	602.09
				81	801.98	738.91	675.84
				82	892.30	822.56	753.07
				83	983.17	907.80	832.44
				84	1,074.56	994.12	913.68
				85	1,166.22	1,080.97	995.99
				86	1,282.74	1,189.20	1,095.67
				87	1,411.01	1,308.13	1,205.24
				88	1,552.11	1,439.07	1,325.76
				89	1,707.38	1,583.11	1,458.31
				90	1,878.14	1,741.32	1,604.22
				91	2,066.01	1,915.55	1,764.57
				92	2,272.58	2,107.16	1,940.94
				93	2,499.74	2,318.01	2,134.96
				94	2,749.60	2,549.71	2,348.48
				95	3,024.59	2,804.65	2,583.38
				96	3,327.10	3,085.25	2,841.80
				97	3,659.81	3,393.91	3,125.87
				98	4,025.93	3,733.30	3,438.54
				99	4,428.65	4,106.63	3,782.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	870.39	836.18	801.71	18-44	24.59	23.78	22.72
45-49	945.75	912.61	879.74	45-49	31.80	30.73	29.66
50-54	1,069.75	1,038.22	1,006.95	50-54	42.22	41.15	39.82
55	1,337.79	1,287.82	1,238.11	55	61.46	59.06	56.92
56	1,427.58	1,373.33	1,319.08	56	67.61	64.94	62.27
57	1,527.53	1,469.27	1,411.01	57	74.29	71.62	68.68
58	1,631.75	1,570.28	1,508.55	58	81.77	78.57	75.63
59	1,734.90	1,670.77	1,606.36	59	89.26	86.05	82.58
60	1,831.64	1,765.64	1,699.63	60	96.74	93.27	89.79
61	1,918.76	1,851.95	1,784.88	61	103.96	100.48	96.74
62	2,002.41	1,935.06	1,867.72	62	111.44	107.70	103.96
63	2,090.60	2,022.72	1,955.11	63	119.72	115.71	111.97
64	2,192.41	2,123.47	2,054.52	64	129.08	125.07	121.06
65	2,315.88	2,244.52	2,173.44	65	140.03	135.76	131.48
66	2,467.93	2,392.84	2,317.75	66	153.66	148.85	144.04
67	2,648.85	2,569.48	2,490.11	67	169.43	164.08	159.01
68	2,857.57	2,774.45	2,691.34	68	187.60	181.99	176.38
69	3,092.47	3,007.49	2,922.50	69	208.18	202.30	196.42
70	3,352.22	3,268.31	3,184.66	70	231.43	225.55	219.67
71	3,638.70	3,559.06	3,479.43	71	257.35	252.00	246.39
72	3,965.00	3,886.96	3,808.93	72	287.55	282.20	276.86
73	4,347.68	4,261.90	4,175.85	73	323.62	317.48	311.33
74	4,803.05	4,692.95	4,583.11	74	366.92	358.63	350.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,347.41	5,190.01	5,032.87	75	419.29	407.00	394.71
76	5,990.12	5,758.42	5,526.73	76	481.83	462.85	443.88
77	6,713.53	6,387.77	6,062.00	77	553.72	526.19	498.93
78	7,491.99	7,063.07	6,634.16	78	633.35	596.47	559.86
79	8,300.92	7,769.92	7,238.92	79	719.40	673.17	626.94
				80	810.80	755.75	700.43
				81	906.20	843.13	780.33
				82	1,004.54	935.06	865.58
				83	1,105.29	1,029.93	954.84
				84	1,207.38	1,126.94	1,046.77
				85	1,310.26	1,225.28	1,140.03
				86	1,441.21	1,347.94	1,254.14
				87	1,585.25	1,482.63	1,379.48
				88	1,743.72	1,630.95	1,517.37
				89	1,918.23	1,793.96	1,669.16
				90	2,110.10	1,973.28	1,836.19
				91	2,321.22	2,170.50	2,019.78
				92	2,553.45	2,387.50	2,221.81
				93	2,808.93	2,626.14	2,443.88
				94	3,089.79	2,888.83	2,688.40
				95	3,398.72	3,177.72	2,957.24
				96	3,738.65	3,495.46	3,253.08
				97	4,112.51	3,845.01	3,578.30
				98	4,523.79	4,229.56	3,936.13
				99	4,976.22	4,652.60	4,329.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	985.04	950.83	916.36	18-44	27.79	26.99	25.92
45-49	1,099.68	1,066.54	1,033.67	45-49	37.15	35.81	34.74
50-54	1,300.38	1,258.42	1,216.46	50-54	51.31	49.71	48.10
55	1,597.54	1,517.64	1,437.74	55	73.22	69.75	66.01
56	1,695.35	1,606.36	1,517.10	56	80.17	75.90	71.62
57	1,809.19	1,711.12	1,613.04	57	87.92	83.11	78.30
58	1,937.20	1,830.31	1,723.41	58	96.74	91.40	86.05
59	2,077.50	1,962.32	1,847.14	59	106.63	100.75	94.87
60	2,228.22	2,105.56	1,982.90	60	117.85	111.17	104.76
61	2,388.03	2,258.69	2,129.08	61	129.88	122.66	115.71
62	2,556.66	2,421.17	2,285.41	62	142.97	135.49	127.74
63	2,734.10	2,593.00	2,452.17	63	157.14	149.12	140.83
64	2,921.17	2,774.72	2,628.54	64	172.37	163.82	155.26
65	3,117.59	2,966.06	2,814.54	65	188.67	179.58	170.23
66	3,326.03	3,169.43	3,012.83	66	206.31	196.42	186.80
67	3,557.46	3,396.32	3,234.90	67	226.08	215.93	205.51
68	3,825.77	3,660.88	3,495.73	68	249.60	238.91	227.95
69	4,144.04	3,976.75	3,809.20	69	277.93	266.70	255.21
70	4,525.39	4,357.83	4,190.28	70	312.40	300.64	289.15
71	4,977.56	4,811.34	4,645.11	71	353.29	341.80	330.04
72	5,482.63	5,315.34	5,147.79	72	399.79	388.03	376.00
73	6,016.84	5,840.73	5,664.62	73	450.29	437.20	424.37
74	6,556.39	6,359.17	6,161.95	74	502.41	487.44	472.48

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	7,077.51	6,841.54	6,605.56	75	555.05	536.34	517.91
76	7,564.95	7,269.65	6,974.62	76	606.63	582.84	559.06
77	8,039.02	7,668.90	7,298.78	77	660.08	629.34	598.61
78	8,528.34	8,074.03	7,620.00	78	718.07	679.32	640.83
79	9,061.47	8,521.39	7,981.30	79	783.81	736.77	689.74
				80	859.97	804.65	749.60
				81	949.23	886.16	822.82
				82	1,049.44	978.89	908.07
				83	1,158.21	1,080.17	1,002.41
				84	1,272.05	1,187.33	1,102.35
				85	1,389.10	1,297.17	1,205.51
				86	1,528.06	1,426.78	1,326.03
				87	1,680.92	1,569.48	1,458.58
				88	1,849.01	1,726.35	1,604.49
				89	2,033.94	1,898.99	1,764.83
				90	2,237.31	2,088.99	1,941.21
				91	2,460.99	2,297.97	2,135.22
				92	2,707.11	2,527.79	2,348.75
				93	2,977.82	2,780.60	2,583.65
				94	3,275.52	3,058.79	2,842.07
				95	3,603.16	3,364.78	3,126.41
				96	3,963.39	3,701.23	3,439.07
				97	4,359.70	4,071.36	3,783.01
				98	4,795.57	4,478.63	4,161.41
				99	5,275.26	4,926.51	4,577.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,266.70	1,221.54	1,176.38	18-44	79.10	76.16	73.49
45-49	1,337.52	1,292.89	1,248.53	45-49	86.58	83.91	80.97
50-54	1,399.52	1,355.69	1,311.87	50-54	94.07	91.13	88.19
55	1,458.05	1,415.29	1,372.26	55	101.82	98.88	95.67
56	1,498.40	1,450.03	1,401.39	56	105.29	102.08	98.61
57	1,551.04	1,494.92	1,438.54	57	109.83	105.83	101.82
58	1,613.58	1,548.37	1,483.17	58	115.18	110.64	105.83
59	1,683.33	1,608.50	1,533.94	59	121.06	115.71	110.37
60	1,757.62	1,673.97	1,590.33	60	127.20	121.33	115.18
61	1,835.38	1,743.99	1,652.33	61	133.89	127.20	120.52
62	1,921.17	1,822.56	1,723.95	62	141.10	133.89	126.67
63	2,021.11	1,915.29	1,809.46	63	149.39	141.64	133.89
64	2,140.57	2,027.26	1,913.68	64	159.54	150.99	142.70
65	2,286.21	2,163.82	2,041.16	65	171.57	162.48	153.39
66	2,461.52	2,328.44	2,195.62	66	186.26	176.11	166.22
67	2,661.68	2,518.17	2,374.40	67	203.10	191.88	180.92
68	2,880.28	2,727.42	2,574.83	68	221.27	209.51	197.76
69	3,110.10	2,951.63	2,792.89	69	240.51	228.22	215.93
70	3,344.47	3,185.20	3,025.92	70	260.56	248.00	235.70
71	3,582.58	3,427.85	3,272.85	71	280.87	268.84	256.55
72	3,849.01	3,697.22	3,545.43	72	303.85	291.82	280.06
73	4,174.24	4,016.04	3,857.83	73	331.91	319.35	306.79
74	4,588.99	4,406.20	4,223.68	74	367.72	353.02	338.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,123.47	4,890.44	4,657.67	75	413.68	394.71	376.00
76	5,797.44	5,483.17	5,168.90	76	471.67	446.02	420.36
77	6,586.59	6,167.03	5,747.47	77	539.55	505.08	470.60
78	7,455.65	6,917.43	6,379.21	78	615.18	570.55	526.19
79	8,369.06	7,709.25	7,049.18	79	695.35	640.57	585.52
80		8,517.38	7,742.93	80		712.72	648.05
81		9,321.49	8,448.16	81		786.21	712.45
82		10,118.93	9,160.62	82		859.97	778.46
83		10,911.29	9,878.68	83		933.99	845.81
84		11,700.17	10,600.49	84		1,008.55	913.95

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,375.20	1,320.95	1,266.70	18-44	85.78	82.58	79.10
45-49	1,462.32	1,400.05	1,337.52	45-49	94.87	90.86	86.58
50-54	1,539.29	1,469.54	1,399.52	50-54	103.69	98.88	94.07
55	1,629.61	1,543.83	1,458.05	55	113.84	107.70	101.82
56	1,713.52	1,621.33	1,529.40	56	120.52	114.11	107.70
57	1,820.95	1,721.27	1,621.86	57	129.08	122.13	115.18
58	1,940.94	1,833.25	1,725.55	58	138.70	130.95	123.20
59	2,063.07	1,946.55	1,830.04	59	148.32	140.03	131.75
60	2,176.11	2,050.51	1,925.18	60	157.67	148.58	139.50
61	2,273.39	2,138.70	2,004.28	61	165.69	155.80	146.18
62	2,362.38	2,219.14	2,075.90	62	173.44	163.01	152.33
63	2,454.57	2,303.32	2,152.33	63	181.45	170.23	159.27
64	2,561.47	2,403.53	2,245.59	64	190.81	179.05	167.29
65	2,694.55	2,531.27	2,367.99	65	202.30	190.01	177.71
66	2,862.64	2,695.62	2,528.60	66	216.73	203.90	191.34
67	3,063.87	2,895.25	2,726.62	67	233.57	220.74	207.91
68	3,293.70	3,125.87	2,957.78	68	253.07	239.98	227.15
69	3,548.11	3,382.95	3,218.07	69	274.45	261.63	248.80
70	3,822.02	3,662.75	3,503.74	70	297.70	285.14	272.85
71	4,117.32	3,965.53	3,813.47	71	322.82	310.80	299.04
72	4,458.32	4,309.46	4,160.88	72	351.95	340.19	328.70
73	4,874.67	4,718.34	4,561.74	73	387.49	375.20	362.91
74	5,396.85	5,214.60	5,032.61	74	432.39	417.96	403.26
75	6,055.06	5,822.03	5,589.26	75	488.78	470.07	451.36
76	6,867.46	6,554.52	6,241.86	76	558.53	533.14	507.48
77	7,806.80	7,390.97	6,975.15	77	639.50	605.56	571.35
78	8,834.05	8,301.18	7,768.05	78	728.76	684.66	640.83
79	9,909.95	9,254.42	8,598.89	79	823.36	768.84	714.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,520.04	1,447.62	1,375.20	18-44	94.87	90.33	85.78
45-49	1,622.93	1,542.76	1,462.32	45-49	105.29	99.95	94.87
50-54	1,749.33	1,644.31	1,539.29	50-54	117.58	110.64	103.69
55	1,886.96	1,758.15	1,629.61	55	131.75	122.66	113.84
56	2,007.22	1,870.39	1,733.57	56	141.37	131.75	122.13
57	2,161.15	2,015.50	1,869.59	57	153.39	142.97	132.55
58	2,334.32	2,179.85	2,025.12	58	166.76	155.80	144.58
59	2,511.76	2,349.55	2,187.34	59	180.65	168.89	157.40
60	2,678.25	2,510.96	2,343.67	60	194.01	181.72	169.70
61	2,824.43	2,654.73	2,485.04	61	205.77	193.48	181.19
62	2,958.58	2,789.15	2,619.99	62	217.26	204.70	192.41
63	3,095.14	2,927.31	2,759.76	63	229.02	216.46	204.17
64	3,247.46	3,082.04	2,916.89	64	242.12	229.82	217.26
65	3,429.45	3,266.17	3,102.62	65	257.62	245.32	233.03
66	3,652.06	3,489.85	3,327.64	66	276.32	264.03	251.74
67	3,916.36	3,754.41	3,592.47	67	298.50	286.21	273.92
68	4,219.94	4,058.26	3,896.32	68	324.16	311.60	299.04
69	4,560.93	4,399.79	4,238.65	69	352.75	340.19	327.63
70	4,936.94	4,777.66	4,618.39	70	384.55	371.99	359.70
71	5,350.09	5,192.95	5,036.08	71	419.56	407.27	394.98
72	5,817.75	5,657.67	5,497.60	72	459.38	446.82	434.26
73	6,361.58	6,186.00	6,010.43	73	506.15	492.25	478.35
74	7,002.68	6,792.36	6,581.78	74	561.20	544.36	527.53
75	7,762.70	7,491.19	7,219.41	75	626.67	604.76	582.84
76	8,654.20	8,290.76	7,927.32	76	703.90	674.24	644.58
77	9,655.27	9,177.45	8,699.37	77	790.75	751.47	712.19
78	10,735.18	10,130.69	9,525.93	78	885.36	835.38	785.41
79	11,863.19	11,130.42	10,397.66	79	985.57	924.64	863.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,918.23	1,827.63	1,737.31	18-44	119.72	114.11	108.50
45-49	2,051.04	1,961.79	1,872.53	45-49	133.08	127.20	121.33
50-54	2,274.19	2,142.97	2,011.76	50-54	153.13	144.31	135.22
55	2,573.23	2,444.42	2,315.88	55	179.58	170.76	161.68
56	2,704.44	2,578.84	2,452.97	56	190.27	181.45	172.64
57	2,864.51	2,741.32	2,617.85	57	203.10	194.28	185.46
58	3,046.50	2,924.37	2,802.25	58	217.53	208.71	199.89
59	3,243.46	3,120.79	2,997.86	59	233.30	224.48	215.66
60	3,448.43	3,322.83	3,197.22	60	249.60	240.51	231.43
61	3,655.80	3,525.12	3,394.44	61	266.70	257.08	247.73
62	3,868.26	3,730.36	3,592.47	62	284.34	274.19	264.03
63	4,088.99	3,942.82	3,796.64	63	302.78	291.82	281.13
64	4,322.56	4,167.56	4,012.83	64	322.29	310.80	299.31
65	4,572.43	4,409.14	4,245.86	65	343.40	331.11	318.81
66	4,845.27	4,674.51	4,503.75	66	366.38	353.55	340.46
67	5,157.94	4,980.23	4,802.52	67	392.57	379.21	365.58
68	5,529.94	5,345.27	5,160.88	68	424.11	409.94	395.78
69	5,980.50	5,789.16	5,597.81	69	462.05	447.35	432.39
70	6,529.40	6,330.31	6,131.22	70	508.55	493.05	477.55
71	7,186.54	6,978.09	6,769.65	71	564.14	547.84	531.53
72	7,924.38	7,700.70	7,477.02	72	626.67	609.03	591.40
73	8,704.98	8,455.91	8,206.85	73	693.48	673.70	653.93
74	9,491.72	9,202.31	8,912.62	74	761.36	738.11	714.86
75	10,246.94	9,897.66	9,548.11	75	827.37	799.04	770.98
76	10,946.83	10,515.51	10,084.46	76	889.63	854.36	819.35
77	11,621.87	11,092.21	10,562.54	77	950.83	907.27	863.71
78	12,316.15	11,678.53	11,040.90	78	1,014.70	962.05	909.41
79	13,073.24	12,326.04	11,578.58	79	1,085.52	1,023.25	961.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC3 NQ Comp_PA_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC3 NQ Comp_PA_20190226.pdf Supplement to AM_LTC3 NQ Comp_PA_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2017 Brighthouse Auth Letter_LTC3 NQ Comp_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC3 NQ Comp_20190226.xlsb
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Policyholder Notification Letter.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	MILL-131718212	State Tracking #:	MILL-131718212	Company Tracking #:	LTC3 NQ COMP
State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	Round 4.1 Filing/145GEC01-70				

Attachment PA_Supplement Exhibits_LTC3 NQ Comp_20190226.xlsb is not a PDF document and cannot be reproduced here.



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milliman.com

February 26, 2019

Honorable Jessica Altman
Insurance Commissioner

Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company

Company NAIC # 87726

SERFF Tracking # MILL-131718212

Policy Forms: Long Term Care
Annual 5% Compound Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider
Increased Benefits Option Rider

H-LTC3J-2, et al.

H-5AI

H-COLR

H-IBOR

Dear Commissioner Altman:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC3J-2, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1993. These forms were issued in Pennsylvania from October 1993 through December 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1995.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, six prior increases have been approved and implemented on these forms and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 23.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and Brighthouse Life Insurance Company. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a sample policyholder notification letter*;
- a letter from Brighthouse Life Insurance Company authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- a Microsoft Excel workbook containing all numerical data.

* Please note that in the future, slight variations in letter language may occur that do not materially change the information being provided to the policyholder. As the letter does not require Department approval, we understand that it will not be necessary to file each of these minor variations with the state of Pennsylvania.

The required \$100 filing fee will be paid via Electronic Funds Transfer (EFT).



Honorable Jessica Altman
2/26/2019

The contact person for this filing is:

John Hebig, FSA, MAAA
Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2488
john.hebig@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads 'Michael Bergerson'.

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/dac

Enclosures

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

Product or Rider

Long Term Care

Annual 5% Compound Benefit Inflation Rider

Cost of Living (CPI) Benefit Inflation Rider

Increased Benefits Option Rider

Form Number

H-LTC3J-2, et al.

H-5AI

H-COLR

H-IBOR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Pennsylvania from October 1993 through December 1994.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, Home Health Care, Home Hospice Care, Adult Day Care, Assisted Living Care and Respite Care provided in a Home or Community Based setting.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care. Increased Benefit option pays 100% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, and Care Coordination Benefit. The elimination period will start over if 180 consecutive days or more elapse without a covered expense.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care and Care Coordination, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

5. Actuarial Assumptions

- a. Morbidity. In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

A cumulative 0.8% increase in morbidity is assumed due to adverse selection from the rate increase.

- b. Termination Rates. Historical termination rates are based on actual experience of these policy forms.

Future voluntary lapse rates vary by duration as developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

Voluntary Lapse Rates	
Policy Duration	Lapse Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. Benefit exhaustion rates were developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

Assumed Benefit Exhaustion Rates

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 2.4% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates are shown in the following table:

BRIGHTHOUSE LIFE INSURANCE COMPANY**Address: 1209 Orange Street, Wilmington, DE 19801****Actuarial Memorandum for the LTC3 Comprehensive Product****February 2019****Mortality Rates per 1000 Lives**

Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies. Exhibit I provides justification for the assumptions used in this filing.

Exhibit II provides an analysis of actual and projected nationwide experience with respect to changes in morbidity, mortality, lapse, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio.

Exhibit III provides a comparison of the current and original pricing assumptions used to project the values in Exhibit II.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2017) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	43.9%
Semi-Annual	0.51*AP	19.6%
Quarterly	0.26*AP	9.4%
Monthly	0.09*AP	27.1%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2017 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2017 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide experience for these policy forms is shown in Exhibit IV. The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis as described in Section 16.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Pennsylvania-specific experience for the above-referenced forms is not considered fully credible.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated, with and without interest, as historical incurred claims divided by earned premium.

Historical incurred claims are calculated each year as the sum of discounted claim payments and discounted claim and IBNR reserves held as of the valuation date. Claim payments, claim reserves, and IBNR reserves are discounted back to the incurral date using a 4.5% interest rate.

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. Historical values are accumulated with interest using an interest rate of 4.5% from inception through 2014 and 4.0% for 2015 through 2017. Future values are discounted using an interest rate of 4.0%.

15. Projected Earned Premiums and Incurred Claims

Exhibit IV contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2018 through 2057 are developed from an asset share model representing actual contracts in-force as of December 31, 2017. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2019, but no sooner than 12 months after the prior rate increase was effective.

16. History of Previous Rate Revisions

Six prior rate increases have been approved and implemented on these policy forms and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Pennsylvania were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Pennsylvania.

Exhibit V provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these policy forms are in force. Exhibit V is also being provided in Excel as generally requested.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 23.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Projected experience assuming this increase is implemented is shown in Exhibit IV. As shown in Exhibit IV, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Current rate tables and rate tables reflecting the 23.7% proposed increase are enclosed with this filing. The actual rates implemented may vary slightly from those in the rate tables due to rounding in the implementation algorithm.

18. Pennsylvania Average Annual Premium (Annual Premium Based on 2017 In-force)

Before increase:	\$3,908
After increase:	\$4,835

19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

20. Nationwide Distribution of Business as of 12/31/2017 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	5.1%
48 - 52	7.6%
53 - 57	20.4%
58 - 62	26.3%
63 - 67	28.6%
68 - 72	10.9%
73 +	1.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	41.9%
60-day	14.2%
90-day	0.8%
100-day	43.1%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.0%
3-Year	23.1%
5-Year	34.3%
Unlimited	39.6%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	9.4%
Compound	43.3%
CPI	47.3%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	23.7%
Standard	41.2%
Increased	35.1%

BRIGHTHOUSE LIFE INSURANCE COMPANY

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Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

21. Number of Policyholders

As of 12/31/2017, the number of policies in-force and annualized premium in the state and nationwide are:

	Number of Insured	Annual Premium* based on 2017 In-force
Pennsylvania	42	\$164,149
Nationwide	1,315	\$6,149,945

*Annualized premiums reflect all prior rate increases approved prior to April 17, 2018.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation to prepare this memorandum on behalf of Brighthouse Life Insurance Company. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data and assumptions provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business. I did not audit this information but did review it for reasonableness and for consistency with the intended purpose. To the extent that this information is incomplete or inaccurate the contents of this memorandum may be materially affected.



Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: February 26, 2019

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3 Comprehensive Policy Form

Voluntary Lapse

The voluntary lapse assumption for this policy form was developed from experience on all of Brighthouse Life Insurance Company's individual long-term care (LTC) policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 2016, including runout through June 2017, and the currently assumed voluntary lapse rates for this policy form.

Table 1
Actual and Assumed Voluntary Lapse Rates
Using Experience through December 2016

Duration	Actual Lapse Rates	Currently Assumed Lapse Rates
1	6.0%	6.0%
2	4.1%	4.0%
3	2.4%	2.5%
4	1.6%	1.5%
5	1.2%	1.3%
6	1.0%	1.1%
7	0.9%	1.0%
8 +	0.8%	0.8%

Table 2 below provides the benefit exhaustion rate assumption. This assumption which was embedded in the voluntary lapse assumption prior to 2014 is now split out as a separate assumption. This assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. The assumption is based on actual benefit exhaustion experience for all individual LTC policy forms combined through December 2016, including runout through June 2017.

Table 2
Assumed Benefit Exhaustion Rates
Using Experience through December 2016

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3 Comprehensive Policy Form

In the year of rate increase implementation, additional in-force policyholders are assumed to lapse, and a reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

Mortality

The mortality assumption for this policy form was developed from experience on all of the company's individual LTC policy forms combined.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in Table 3 below.

Table 3
Mortality Rates per 1000 Lives

Attained Age	Mortality Rates		Attained Age	Mortality Rates		Attained Age	Mortality Rates	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3 Comprehensive Policy Form

Morbidity

In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for this policy form and other similar policy forms sold during the same issue era. As seen in this table, the assumption validates reasonably well to emerging experience. The incurred claim validation for only durations ten and later for this policy form and other similar policy forms in Table 4 is 102.5% demonstrating that the current morbidity assumption has fit recent experience very well. Actual experience in early durations included the effects of selection, which the current morbidity assumption did not attempt to capture, thus resulting in lower actual to model validation ratios for earlier durations.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3 Comprehensive Policy Form

Table 4
Nationwide Historical Actual-to-Model Incurred Claim Projection Results (in 000's)

Policy Duration	Actual Incurred Claims	Model Incurred Claims	Actual To Model	Cumulative Actual Incurred Claims	Cumulative Model Incurred Claims	Cumulative Actual To Model
1	8,378	32,582	25.7%	8,378	32,582	25.7%
2	14,364	34,373	41.8%	22,742	66,955	34.0%
3	21,895	37,603	58.2%	44,637	104,558	42.7%
4	34,178	42,285	80.8%	78,815	146,843	53.7%
5	32,150	48,050	66.9%	110,965	194,893	56.9%
6	40,388	54,759	73.8%	151,353	249,652	60.6%
7	54,001	62,473	86.4%	205,354	312,126	65.8%
8	60,379	71,196	84.8%	265,733	383,322	69.3%
9	71,318	80,902	88.2%	337,051	464,224	72.6%
10	79,858	91,471	87.3%	416,909	555,695	75.0%
11	98,055	102,876	95.3%	514,964	658,571	78.2%
12	110,321	115,083	95.9%	625,285	773,654	80.8%
13	118,719	127,319	93.2%	744,004	900,972	82.6%
14	130,917	139,813	93.6%	874,922	1,040,786	84.1%
15	165,682	152,088	108.9%	1,040,603	1,192,874	87.2%
16	165,498	164,427	100.7%	1,206,101	1,357,300	88.9%
17	174,820	176,372	99.1%	1,380,921	1,533,672	90.0%
18	204,527	187,222	109.2%	1,585,448	1,720,894	92.1%
19	217,195	196,714	110.4%	1,802,643	1,917,609	94.0%
20	223,026	200,681	111.1%	2,025,669	2,118,289	95.6%
21	173,752	177,864	97.7%	2,199,421	2,296,153	95.8%
22	144,448	141,999	101.7%	2,343,869	2,438,153	96.1%
23	118,768	114,765	103.5%	2,462,638	2,552,918	96.5%
24	95,536	91,848	104.0%	2,558,174	2,644,766	96.7%
25	76,186	64,379	118.3%	2,634,360	2,709,145	97.2%
26	41,894	36,232	115.6%	2,676,254	2,745,378	97.5%
27	11,332	12,412	91.3%	2,687,585	2,757,789	97.5%
28	193	254	76.0%	2,687,778	2,758,043	97.5%
29	9	28	32.1%	2,687,787	2,758,071	97.5%
Total	2,687,787	2,758,070	97.5%	2,687,787	2,758,071	97.5%
10+	2,350,736	2,293,847	102.5%	2,350,736	2,293,847	102.5%

Exhibit I-a provides an analysis of the loss ratios using three-year groupings of the before increase values with experience restated to the originally filed rate level. The use of three-year groupings and restating of earned premium to the original rate level smooths the historical and projected loss ratios and aids in identifying the trend in claim experience. As seen in Exhibit I-a, the annualized trend in loss ratios is reasonably consistent from the historical to projection periods.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3 Comprehensive Policy Form

Interest Rate

The company has provided actual historical earned rates on the assets backing its LTC products in Table 5 below. Actual earned rates are unavailable prior to 2004. The historical earned rates are net of investment expenses and default risk and are provided on both a pre-tax and post-tax basis.

Table 5
Historical Earned Investment Rates
Net of Investment Expenses and Default Risk

Calendar Year	Pre-Tax Rates	Post-Tax Rates
2004	6.19%	4.17%
2005	6.17%	4.16%
2006	6.38%	4.30%
2007	6.02%	4.06%
2008	5.14%	4.04%
2009	5.12%	4.03%
2010	5.92%	4.04%
2011	5.93%	4.05%
2012	5.77%	3.95%
2013	5.68%	3.89%
2014	5.56%	3.81%
2015	5.26%	3.61%
2016	5.22%	3.57%
2017	5.30%	3.45%

A 4.5% interest rate assumption had been used for this block of business. However, based on the continued low interest rate environment, the company has revised its interest rate assumption to be 4.5% for historical years through 2014 and 4.0% for years 2015 and later (including all projection years). This assumption, like all assumptions, will continue to be monitored and updates will be made as the interest rate environment changes.

Expenses

Expenses have not been reflected in the projections for this filing. It is assumed that the originally filed expense assumptions remain appropriate.

Exhibit I-a
Brighthouse Life Insurance Company
Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase
LTC3 Comprehensive Policy Form

Loss Ratio Demonstration with Interest									
	Calendar Year Values			3-Year Totals			Analysis		
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	
Historical Experience	1993	1,784,642	0	0.0%					
	1994	15,207,358	294,612	1.9%					
	1995	18,685,549	2,276,340	12.2%	50,892,847	3,222,033	6.3%		
	1996	16,999,940	651,082	3.8%					
	1997	15,763,298	5,401,358	34.3%					
	1998	14,794,386	4,615,911	31.2%	44,449,289	13,139,414	29.6%	4.67	1.67
	1999	13,891,605	3,122,145	22.5%					
	2000	13,081,121	8,446,094	64.6%					
	2001	12,395,809	11,337,049	91.5%	37,166,807	31,963,028	86.0%	2.91	1.43
	2002	11,689,877	12,179,884	104.2%					
	2003	10,992,748	9,757,779	88.8%					
	2004	10,239,046	10,405,419	101.6%	30,591,079	30,597,830	100.0%	1.16	1.05
	2005	9,359,285	10,434,631	111.5%					
	2006	8,642,865	9,043,321	104.6%					
	2007	8,117,029	9,383,286	115.6%	24,234,348	31,858,531	131.5%	1.31	1.10
	2008	7,474,454	13,431,924	179.7%					
	2009	6,987,613	16,428,469	235.1%					
	2010	6,429,109	15,565,348	242.1%	19,100,692	47,911,720	250.8%	1.91	1.24
	2011	5,683,970	15,917,903	280.0%					
	2012	5,046,762	12,799,174	253.6%					
Projected Future Experience	2013	4,633,858	18,576,430	400.9%	13,876,826	44,295,194	319.2%	1.27	1.08
	2014	4,196,205	12,919,589	307.9%					
	2015	3,691,089	13,273,066	359.6%					
	2016	3,159,723	14,778,394	467.7%	9,530,341	38,109,369	399.9%	1.25	1.08
	2017	2,679,528	10,057,909	375.4%					
	2018	2,337,463	10,751,666	460.0%					
	2019	2,009,770	10,225,111	508.8%	6,064,383	30,614,577	504.8%	1.26	1.08
	2020	1,717,150	9,637,800	561.3%					
	2021	1,457,852	8,999,951	617.3%					
	2022	1,229,805	8,330,356	677.4%	3,718,377	24,969,904	671.5%	1.33	1.10
	2023	1,030,721	7,639,597	741.2%					
	2024	858,304	6,945,418	809.2%					
	2025	710,225	6,279,973	884.2%	2,152,610	18,861,393	876.2%	1.30	1.09
	2026	584,082	5,636,002	964.9%					
	2027	477,468	5,016,346	1050.6%					
	2028	388,115	4,438,905	1143.7%	1,179,429	13,362,527	1133.0%	1.29	1.09
	2029	313,845	3,907,276	1245.0%					
	2030	252,546	3,414,206	1351.9%					
	2031	202,284	2,960,410	1463.5%	616,144	8,924,775	1448.5%	1.28	1.09
	2032	161,313	2,550,159	1580.9%					
	2033	128,108	2,189,711	1709.3%					
	2034	101,330	1,875,479	1850.9%	309,250	5,661,606	1830.8%	1.26	1.08
	2035	79,811	1,596,416	2000.2%					
	2036	62,582	1,349,305	2156.0%					
	2037	48,848	1,133,329	2320.1%	149,384	3,428,675	2295.2%	1.25	1.08
	2038	37,954	946,041	2492.6%					
	2039	29,351	783,887	2670.7%					
	2040	22,587	643,558	2849.3%	69,226	1,948,076	2814.1%	1.23	1.07
	2041	17,289	520,631	3011.4%					
	2042	13,161	416,847	3167.2%					
	2043	9,966	333,679	3348.1%	30,633	1,016,136	3317.2%	1.18	1.06
	2044	7,505	265,611	3539.0%					
	2045	5,618	208,832	3717.5%					
	2046	4,178	162,602	3892.1%	12,881	496,396	3853.6%	1.16	1.05
	2047	3,086	124,962	4049.4%					
	2048	2,261	94,973	4200.7%					
	2049	1,639	71,559	4365.5%	5,074	220,082	4337.5%	1.13	1.04
	2050	1,174	53,550	4561.9%					
	2051	829	38,703	4667.1%					
	2052	577	27,243	4719.9%	1,801	84,819	4708.6%	1.09	1.03
	2053	395	18,873	4779.3%					
	2054	265	12,721	4805.3%					
	2055	174	8,365	4817.8%	550	26,451	4811.4%	1.02	1.01
	2056	111	5,365	4815.7%					
	2057	70	3,355	4798.4%					
Past Future Lifetime									
	Past	231,626,869	241,097,117	104.1%					
	Future	14,309,813	109,618,772	766.0%					
	Lifetime	245,936,681	350,715,890	142.6%					

Exhibit II
Brighthouse Life Insurance Company
Nationwide Experience
Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience and rate history is reflected and only the projection assumptions vary. All of the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

This table also shows the rate increase needed to produce a lifetime loss ratio of 82.3%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 39.9%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 25.2% = 4.6% + 2.4% + 0.5% + 17.7%).

LTC3 Comprehensive Policy Form

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 82.3%*
Original Pricing Assumptions	33.0%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	82.3%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	86.9%	4.6%	178.1%
Mortality	84.7%	2.4%	61.2%
Lapse	82.8%	0.5%	16.7%
Interest	100.0%	17.7%	365.0%
Historical Experience & Projections with All Current Assumptions	122.2%	39.9%	482.3%

* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases approved on or after April 17, 2018 and assume that the needed rate increase is fully implemented on January 1, 2019.

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3 Comprehensive Policy Form

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

Duration	Rate
1	15.00%
2	11.00%
3	9.00%
4	8.00%
5	7.00%
6	6.00%
7	5.00%
8+	4.00%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133.

Interest Rate: 8.0%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3 Comprehensive Policy Form

Current Assumptions

Mortality: Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in the following table:

Attained Age	Mortality Rate		Attained Age	Mortality Rate		Attained Age	Mortality Rate	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1000.00	1000.00

Voluntary Lapse Rates:

Duration	Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3 Comprehensive Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period.

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100+	12.903%	9.134%
83	0.872%	0.547%			

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3 Comprehensive Policy Form

Morbidity: In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

Interest Rate: 4.5% from inception through 2014 and 4.0% for 2015 and beyond.

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	615,816	0	0.0%	1,512	1,784,642	0	0.0%	4.4%	2.8980
	1994	5,483,651	106,235	1.9%	4,162	15,207,358	294,612	1.9%	4.4%	2.7732
	1995	7,041,062	857,767	12.2%	3,939	18,685,549	2,276,340	12.2%	4.4%	2.6538
	1996	6,694,159	256,380	3.8%	3,751	16,999,940	651,082	3.8%	4.4%	2.5395
	1997	6,486,523	2,222,633	34.3%	3,631	15,763,298	5,401,358	34.3%	4.4%	2.4302
	1998	6,361,773	1,984,900	31.2%	3,539	14,794,386	4,615,911	31.2%	4.4%	2.3255
	1999	6,242,376	1,402,977	22.5%	3,443	13,891,605	3,122,145	22.5%	4.4%	2.2254
	2000	6,142,692	3,966,155	64.6%	3,358	13,081,121	8,446,094	64.6%	4.4%	2.1295
	2001	6,082,820	5,563,269	91.5%	3,266	12,395,809	11,337,049	91.5%	4.4%	2.0378
	2002	5,994,546	6,245,821	104.2%	3,178	11,689,876	12,179,884	104.2%	4.4%	1.9501
	2003	5,890,727	5,228,940	88.8%	3,082	10,992,748	9,757,779	88.8%	4.4%	1.8661
	2004	5,749,875	5,826,913	101.3%	2,984	10,267,850	10,405,419	101.3%	4.4%	1.7858
	2005	6,794,373	6,106,218	89.9%	2,852	11,610,587	10,434,631	89.9%	4.4%	1.7089
	2006	7,346,560	5,530,182	75.3%	2,754	12,013,583	9,043,321	75.3%	4.4%	1.6353
	2007	7,210,073	5,996,292	83.2%	2,651	11,282,670	9,383,286	83.2%	4.4%	1.5648
	2008	6,938,065	8,969,791	129.3%	2,532	10,389,491	13,431,924	129.3%	4.3%	1.4975
	2009	6,778,038	11,464,562	169.1%	2,442	9,712,781	16,428,469	169.1%	4.3%	1.4330
	2010	6,518,353	11,351,036	174.1%	2,296	8,938,429	15,565,348	174.1%	4.3%	1.3713
	2011	6,272,916	12,130,503	193.4%	2,143	8,231,453	15,917,903	193.4%	4.3%	1.3122
	2012	6,241,118	10,192,746	163.3%	2,005	7,837,060	12,799,174	163.3%	4.2%	1.2557
Projected Future Experience	2013	6,159,885	15,459,228	251.0%	1,901	7,401,966	18,576,430	251.0%	4.2%	1.2016
	2014	5,918,174	11,235,452	189.8%	1,776	6,805,278	12,919,589	189.8%	4.1%	1.1499
	2015	6,051,982	12,033,388	198.8%	1,610	6,675,457	13,273,066	198.8%	4.0%	1.1030
	2016	6,043,807	13,934,045	230.6%	1,461	6,410,038	14,778,394	230.6%	4.0%	1.0606
	2017	5,837,618	9,862,591	168.9%	1,315	5,953,226	10,057,909	168.9%	4.0%	1.0198
	2018	5,864,754	11,379,143	194.0%	1,200	5,750,865	11,158,168	194.0%	4.0%	0.9806
	2019	5,645,182	11,279,686	199.8%	1,089	5,322,650	10,635,233	199.8%	4.0%	0.9429
	2020	5,061,535	11,036,652	218.0%	983	4,588,798	10,005,850	218.0%	4.0%	0.9066
	2021	4,469,107	10,694,618	239.3%	882	3,895,866	9,322,848	239.3%	4.0%	0.8717
	2022	3,920,821	10,272,839	262.0%	787	3,286,449	8,610,739	262.0%	4.0%	0.8382
	2023	3,417,553	9,777,845	286.1%	698	2,754,431	7,880,609	286.1%	4.0%	0.8060
	2024	2,959,706	9,227,170	311.8%	615	2,293,675	7,150,754	311.8%	4.0%	0.7750
	2025	2,547,045	8,660,752	340.0%	540	1,897,958	6,453,652	340.0%	4.0%	0.7452
	2026	2,178,452	8,069,390	370.4%	470	1,560,862	5,781,724	370.4%	4.0%	0.7165
	2027	1,852,046	7,457,272	402.7%	408	1,275,954	5,137,635	402.7%	4.0%	0.6889
	2028	1,565,676	6,852,261	437.7%	352	1,037,174	4,539,247	437.7%	4.0%	0.6624
	2029	1,316,709	6,263,758	475.7%	302	838,699	3,989,804	475.7%	4.0%	0.6370
	2030	1,101,917	5,684,626	515.9%	258	674,889	3,481,650	515.9%	4.0%	0.6125
	2031	917,917	5,119,868	557.8%	219	540,572	3,015,149	557.8%	4.0%	0.5889
	2032	761,278	4,581,570	601.8%	186	431,082	2,594,364	601.8%	4.0%	0.5663
	2033	628,760	4,087,063	650.0%	156	342,348	2,225,331	650.0%	4.0%	0.5445
	2034	517,227	3,636,971	703.2%	131	270,789	1,904,100	703.2%	4.0%	0.5235
	2035	423,679	3,216,790	759.3%	109	213,282	1,619,345	759.3%	4.0%	0.5034
	2036	345,510	2,825,326	817.7%	90	167,241	1,367,577	817.7%	4.0%	0.4840
	2037	280,472	2,466,148	879.3%	74	130,539	1,147,807	879.3%	4.0%	0.4654
	2038	226,635	2,139,507	944.0%	61	101,425	957,481	944.0%	4.0%	0.4475
	2039	182,276	1,842,566	1010.9%	50	78,435	792,878	1010.9%	4.0%	0.4303
	2040	145,879	1,572,360	1077.9%	40	60,359	650,582	1077.9%	4.0%	0.4138
	2041	116,128	1,322,248	1138.6%	32	46,201	526,053	1138.6%	4.0%	0.3978
	2042	91,941	1,100,509	1197.0%	26	35,172	420,995	1197.0%	4.0%	0.3825
	2043	72,405	915,783	1264.8%	20	26,633	336,855	1264.8%	4.0%	0.3678
	2044	56,707	757,844	1336.4%	16	20,056	268,038	1336.4%	4.0%	0.3537
	2045	44,143	619,460	1403.3%	12	15,012	210,667	1403.3%	4.0%	0.3401
	2046	34,142	501,449	1468.7%	10	11,164	163,975	1468.7%	4.0%	0.3270
	2047	26,228	400,674	1527.7%	7	8,247	125,982	1527.7%	4.0%	0.3144
	2048	19,984	316,616	1584.3%	6	6,042	95,723	1584.3%	4.0%	0.3023
	2049	15,069	248,053	1646.2%	4	4,381	72,110	1646.2%	4.0%	0.2907
	2050	11,222	193,017	1719.9%	3	3,137	53,953	1719.9%	4.0%	0.2795
	2051	8,245	145,067	1759.4%	2	2,216	38,990	1759.4%	4.0%	0.2688
	2052	5,968	106,184	1779.1%	2	1,542	27,441	1779.1%	4.0%	0.2584
	2053	4,247	76,499	1801.3%	1	1,055	19,009	1801.3%	4.0%	0.2485
	2054	2,961	53,619	1811.0%	1	707	12,812	1811.0%	4.0%	0.2389
	2055	2,020	36,668	1815.6%	0	464	8,424	1815.6%	4.0%	0.2297
	2056	1,348	24,457	1814.7%	0	298	5,403	1814.7%	4.0%	0.2209
	2057	880	15,906	1808.1%	0	187	3,379	1808.1%	4.0%	0.2124
	Past	152,896,983	167,928,025	109.8%	67,583	268,816,200	241,097,117	89.7%		
	Future	46,843,771	154,978,234	330.8%	9,844	37,696,857	112,812,334	299.3%		
	Lifetime	199,740,754	322,906,259	161.7%	77,427	306,513,057	353,909,451	115.5%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 23.7% Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	615,816	0	0.0%	1,512	1,784,642	0	0.0%	4.4%	2.8980
	1994	5,483,651	106,235	1.9%	4,162	15,207,358	294,612	1.9%	4.4%	2.7732
	1995	7,041,062	857,767	12.2%	3,939	18,685,549	2,276,340	12.2%	4.4%	2.6538
	1996	6,694,159	256,380	3.8%	3,751	16,999,940	651,082	3.8%	4.4%	2.5395
	1997	6,486,523	2,222,633	34.3%	3,631	15,763,298	5,401,358	34.3%	4.4%	2.4302
	1998	6,361,773	1,984,900	31.2%	3,539	14,794,386	4,615,911	31.2%	4.4%	2.3255
	1999	6,242,376	1,402,977	22.5%	3,443	13,891,605	3,122,145	22.5%	4.4%	2.2254
	2000	6,142,692	3,966,155	64.6%	3,358	13,081,121	8,446,094	64.6%	4.4%	2.1295
	2001	6,082,820	5,563,269	91.5%	3,266	12,395,809	11,337,049	91.5%	4.4%	2.0378
	2002	5,994,546	6,245,821	104.2%	3,178	11,689,876	12,179,884	104.2%	4.4%	1.9501
	2003	5,890,727	5,228,940	88.8%	3,082	10,992,748	9,757,779	88.8%	4.4%	1.8661
	2004	5,749,875	5,826,913	101.3%	2,984	10,267,850	10,405,419	101.3%	4.4%	1.7858
	2005	6,794,373	6,106,218	89.9%	2,852	11,610,587	10,434,631	89.9%	4.4%	1.7089
	2006	7,346,560	5,530,182	75.3%	2,754	12,013,583	9,043,321	75.3%	4.4%	1.6353
	2007	7,210,073	5,996,292	83.2%	2,651	11,282,670	9,383,286	83.2%	4.4%	1.5648
	2008	6,938,065	8,969,791	129.3%	2,532	10,389,491	13,431,924	129.3%	4.3%	1.4975
	2009	6,778,038	11,464,562	169.1%	2,442	9,712,781	16,428,469	169.1%	4.3%	1.4330
	2010	6,518,353	11,351,036	174.1%	2,296	8,938,429	15,565,348	174.1%	4.3%	1.3713
	2011	6,272,916	12,130,503	193.4%	2,143	8,231,453	15,917,903	193.4%	4.3%	1.3122
	2012	6,241,118	10,192,746	163.3%	2,005	7,837,060	12,799,174	163.3%	4.2%	1.2557
Projected Future Experience	2013	6,159,885	15,459,228	251.0%	1,901	7,401,966	18,576,430	251.0%	4.2%	1.2016
	2014	5,918,174	11,235,452	189.8%	1,776	6,805,278	12,919,589	189.8%	4.1%	1.1499
	2015	6,051,982	12,033,388	198.8%	1,610	6,675,457	13,273,066	198.8%	4.0%	1.1030
	2016	6,043,807	13,934,045	230.6%	1,461	6,410,038	14,778,394	230.6%	4.0%	1.0606
	2017	5,837,618	9,862,591	168.9%	1,315	5,953,226	10,057,909	168.9%	4.0%	1.0198
	2018	5,864,754	11,379,143	194.0%	1,200	5,750,865	11,158,168	194.0%	4.0%	0.9806
	2019	5,809,037	11,257,344	193.8%	1,084	5,477,144	10,614,167	193.8%	4.0%	0.9429
	2020	5,953,082	10,918,630	183.4%	973	5,397,075	9,898,851	183.4%	4.0%	0.9066
	2021	5,343,292	10,561,310	197.7%	873	4,657,922	9,206,638	197.7%	4.0%	0.8717
	2022	4,687,758	10,136,926	216.2%	779	3,929,299	8,496,817	216.2%	4.0%	0.8382
	2023	4,086,048	9,641,338	236.0%	691	3,293,215	7,770,589	236.0%	4.0%	0.8060
	2024	3,538,642	9,091,989	256.9%	609	2,742,332	7,045,993	256.9%	4.0%	0.7750
	2025	3,045,263	8,528,102	280.0%	534	2,269,211	6,354,807	280.0%	4.0%	0.7452
	2026	2,604,570	7,940,711	304.9%	466	1,866,176	5,689,525	304.9%	4.0%	0.7165
	2027	2,214,318	7,333,961	331.2%	404	1,525,539	5,052,681	331.2%	4.0%	0.6889
	2028	1,871,932	6,735,153	359.8%	348	1,240,052	4,461,670	359.8%	4.0%	0.6624
	2029	1,574,265	6,153,422	390.9%	299	1,002,754	3,919,524	390.9%	4.0%	0.6370
	2030	1,317,459	5,581,736	423.7%	255	806,901	3,418,633	423.7%	4.0%	0.6125
	2031	1,097,468	5,024,900	457.9%	217	646,311	2,959,221	457.9%	4.0%	0.5889
	2032	910,188	4,494,700	493.8%	184	515,404	2,545,173	493.8%	4.0%	0.5663
	2033	751,749	4,008,011	533.2%	155	409,314	2,182,289	533.2%	4.0%	0.5445
	2034	618,400	3,565,316	576.5%	130	323,757	1,866,586	576.5%	4.0%	0.5235
	2035	506,553	3,152,378	622.3%	108	255,001	1,586,919	622.3%	4.0%	0.5034
	2036	413,094	2,767,919	670.0%	89	199,955	1,339,790	670.0%	4.0%	0.4840
	2037	335,335	2,415,359	720.3%	74	156,073	1,124,169	720.3%	4.0%	0.4654
	2038	270,967	2,094,920	773.1%	60	121,264	937,527	773.1%	4.0%	0.4475
	2039	217,930	1,803,753	827.7%	49	93,778	776,176	827.7%	4.0%	0.4303
	2040	174,414	1,538,923	882.3%	40	72,166	636,747	882.3%	4.0%	0.4138
	2041	138,843	1,293,890	931.9%	32	55,238	514,771	931.9%	4.0%	0.3978
	2042	109,925	1,076,723	979.5%	25	42,051	411,896	979.5%	4.0%	0.3825
	2043	86,568	895,847	1034.8%	20	31,842	329,521	1034.8%	4.0%	0.3678
	2044	67,799	741,241	1093.3%	16	23,980	262,166	1093.3%	4.0%	0.3537
	2045	52,777	605,811	1147.9%	12	17,949	206,025	1147.9%	4.0%	0.3401
	2046	40,820	490,336	1201.2%	10	13,348	160,341	1201.2%	4.0%	0.3270
	2047	31,358	391,754	1249.3%	7	9,860	123,177	1249.3%	4.0%	0.3144
	2048	23,893	309,537	1295.5%	5	7,224	93,583	1295.5%	4.0%	0.3023
	2049	18,016	242,489	1346.0%	4	5,237	70,492	1346.0%	4.0%	0.2907
	2050	13,418	188,675	1406.2%	3	3,751	52,739	1406.2%	4.0%	0.2795
	2051	9,858	141,799	1438.4%	2	2,650	38,111	1438.4%	4.0%	0.2688
	2052	7,136	103,786	1454.4%	2	1,844	26,822	1454.4%	4.0%	0.2584
	2053	5,077	74,770	1472.6%	1	1,262	18,580	1472.6%	4.0%	0.2485
	2054	3,540	52,405	1480.4%	1	846	12,522	1480.4%	4.0%	0.2389
	2055	2,415	35,837	1484.1%	0	555	8,233	1484.1%	4.0%	0.2297
	2056	1,611	23,902	1483.4%	0	356	5,280	1483.4%	4.0%	0.2209
	2057	1,052	15,545	1477.9%	0	223	3,302	1477.9%	4.0%	0.2124
	Past	152,896,983	167,928,025	109.8%	67,583	268,816,200	241,097,117	89.7%		
	Future	53,820,624	152,810,293	283.9%	9,763	42,969,723	111,380,221	259.2%		
	Lifetime	206,717,606	320,738,318	155.2%	77,346	311,785,923	352,477,338	113.1%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of February 19, 2019
All Jurisdictions in which these Forms are Active
LTC3 Comprehensive Policy Form

Jurisdiction	Requested Increase	First Round		Second Round				Third Round		Third Round Follow-Up ^[1]			Second Third Round Follow-Up ^[2]			Fourth Round			Cumulative Approved Increase	Fourth Round Follow-Up ^[3]						
		Date Approved or Filed	Amount Approved or Filed	Date Approved or Filed	Amount Approved or Filed	Date Approved or Filed	Amount Approved or Filed	Date Approved or Filed	Amount Approved or Filed	Date Approved or Filed	Amount Approved or Filed	Date Approved or Filed	Amount Approved or Filed	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Date of Submission	Date Approved or Filed		Amount Approved or Filed	2017 Annualized Premium ^[4]	Proportion of Nationwide				
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing			35.9%	12/14/2016	6/7/2017	20.0%	192.0%	13.2%	4/30/2018	2/15/2018	25.0%	4,111	0.07%
Arkansas	39.0%	8/16/2004	39.0%	30.0%	5/5/2010	10.0%	77.8%	1/29/2015	25.0%	42.2%	11/19/2015	25.0%	Not Filing			37.7%	1/24/2017	Disapproved	0.0%	138.9%	37.7%	2/1/2018			10,317	0.17%
Arizona	39.0%	2/25/2005	15.0%	30.0%	7/12/2010	20.0%	92.7%	4/8/2014	38.6%	Not Filing			Not Filing			68.2%	12/7/2016	Disapproved	0.0%	91.3%	68.2%	11/26/2018			72,639	1.18%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing			18.3%	9/12/2016			106.4%	TBD				116,590	1.90%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	100.0%	3/28/2014	20.0%	66.7%	3/20/2015	10.0%	51.5%	10/13/2016	47.8%	24.5%	9/12/2018	10/25/2018	28.4%	225.6%	Not Filing				1,354,100	22.02%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Not Filed	Not Filed	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	9/5/2017	10/3/2017	10.0%	46.4%	10.0%	12/13/2018	5/22/2018	15.0%	9,584	0.16%
Delaware	39.0%	9/8/2004	16.0%	30.7%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			25.0%	12/21/2016	2/23/2017	25.0%	183.2%	15.0%	3/30/2018	5/22/2018	15.0%	13,933	0.23%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	6.7%	2.2%	7/8/2016	9.2%	Not Filing			88.6%	8/15/2017	8/2/2018	55.3%	137.1%	Not Filing				195,748	3.18%
Georgia	39.0%	2/4/2005	15.0%	30.0%	5/13/2010	15.0%	98.5%	7/16/2014	15.0%	72.6%	8/3/2015	13.0%	52.7%	9/22/2016	15.0%	60.7%	8/28/2017	11/3/2017	15.0%	127.3%	39.8%	10/5/2018	11/7/2018	18.0%	30,245	0.49%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	19.5%	Not Filing			Not Filing			70.3%				94.2%	TBD				44,226	0.72%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.0%	76.3%	4/7/2014	17.0%	50.7%	8/18/2015	17.5%	55.2%	10/19/2016	17.5%	32.1%	9/18/2017	11/22/2017	17.5%	193.1%	12.4%	10/3/2018	1/9/2019	12.4%	26,942	0.44%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	11/10/2016	6/30/2017	21.0%	228.0%	Not Filing				212,524	3.46%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	20.0%	68.7%	2/25/2015	10.3%	52.9%	5/9/2016	9.5%	Not Filing			69.0%	3/3/2017	8/29/2017	10.0%	115.2%	53.6%	6/20/2018			171,308	2.79%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	30.9%	Not Filing			Not Filing			TBD				80.0%	TBD				52,563	0.85%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	3/4/2014	23.5%	47.4%	11/10/2015	13.5%	Not Filing			65.4%	1/12/2017	4/18/2017	18.2%	130.5%	18.2%	5/9/2018	6/27/2018	18.2%	5,843	0.10%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing			85.6%	2/16/2017	7/11/2017	25.0%	73.8%	48.5%	2/8/2019			21,365	0.35%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	74.5%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing				114.1%	TBD				231,817	3.77%
Maryland	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	9/18/2017	3/5/2018	15.0%	131.3%	15.0%				326,749	5.31%
Maine	39.0%	6/22/2004	39.0%	3.0%	10/19/2010	3.0%	14.9%	12/8/2014	14.9%	Not Filing			Not Filing			16.3%	12/7/2017	1/19/2018	16.3%	91.3%	Not Filing				59,046	0.96%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing			Not Filing			21.0%	11/11/2016	11/28/2016	21.0%	228.0%	Not Filing				28,983	0.47%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			87.4%	7/25/2018	11/1/2018	59.6%	180.6%	17.5%				39,357	0.64%
Missouri	39.0%	7/15/2004	39.0%	30.0%	10/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	12/12/2016	1/18/2017	21.0%	228.0%	Not Filing				104,119	1.69%
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/12/2010	30.7%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing			25.0%	1/25/2017	4/17/2017	25.0%	219.1%	4.2%	5/8/2018	Disapproved	0.0%	7,204	0.12%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	Not Filing			39.6%	3/2/2017	Disapproved	0.0%	134.9%	39.6%				13,987	0.23%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	2/7/2014	11.0%	Not Filing			Not Filing			63.5%	12/6/2016	5/18/2017	16.7%	134.1%	40.1%				255,525	4.15%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	8/29/2017	Disapproved	0.0%	113.5%	Not Filing				1,552	0.03%
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	25.0%	37.8%	11/13/2015	37.8%	Not Filing			21.0%				172.9%	TBD				15,126	0.25%
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			15.9%	2/21/2018	6/19/2018	18.0%	39.1%	118.3%				38,084	0.62%
New Jersey	39.0%	4/4/2005	12.0%	30.0%	7/16/2010	30.0%	85.1%	7/3/2014	52.1%	Not Filing			Not Filing			47.3%	2/17/2017	6/15/2017	26.0%	179.0%	TBD				1,627,765	26.47%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	26.1%	55.5%	5/21/2014	15.0%	35.2%	7/31/2015	15.0%	Not Filing			42.3%	2/1/2017	4/19/2017	15.0%	166.5%	23.7%	5/10/2018	6/15/2018	15.0%	17,332	0.28%
Nevada	39.0%	6/7/2004	39.0%	30.0%	Withdrawn	Withdrawn	91.7%	10/16/2014	35.0%	Not Filing			Not Filing			71.8%	3/2/2017	7/12/2017	71.8%	222.4%	Not Filing				17,246	0.28%
Ohio	39.0%	6/10/2004	25.0%	34.5%	6/1/2010	34.5%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing			15.0%	12/9/2016	3/20/2017	15.0%	155.7%	15.0%	5/7/2018	7/3/2018	15.0%	181,443	2.95%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	31.8%	4/7/2016	31.8%	Not Filing			32.1%				146.3%	TBD				38,071	0.62%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	36.0%	11/15/2017	3/6/2018	10.0%	167.2%	23.7%				164,149	2.67%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	Disapproved	0.0%	Not Filing			Not Filing			81.5%	1/26/2017	5/10/2017	81.5%	228.0%	Not Filing				24,705	0.40%
Rhode Island	39.0%	4/8/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing			Not Filing			21.0%				172.8%	TBD				161,601	2.63%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing			21.0%	11/16/2016	9/11/2017	12.0%	204.5%	8.0%	5/29/2018	8/9/2018	8.0%	37,615	0.61%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	12.0%	85.1%	4/28/2014	16.0%	93.1%	12/14/2016	38.0%	Not Filing			39.9%				133.1%	TBD				81,573	1.33%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing			78.4%	2/27/2017	5/1/2017	35.0%	143.9%	Not Filing				12,550	0.20%
Virginia	39.0%	Disapproved	0.0%	39.0%	2/25/2011	39.0%	91.7%	1/20/2016	38.4%	Not Filing			Not Filing			67.6%				92.4%	TBD				162,567	2.64%
Virgin Islands	39.0%	10/15/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	8/21/2014	40.0%	Not Filing			Not Filing			65.7%	2/28/2017	5/26/2017	32.0%	156.9%	Not Filing				11,126	0.18%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			148.9%	12/12/2016			25.0%	TBD				22,883	0.37%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	25.6%	8/14/2014	25.6%	Not Filing			Not Filing			38.2%	12/30/2016	4/12/2018	11.4%	152.8%	TBD				26,921	0.44%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	4/14/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing			Not Filing			21.0%	12/8/2016	6/29/2017	21.0%	228.0%	Not Filing				98,809	1.61%
West Virginia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing			Not Filing			21.0%	2/22/2017	Disapproved	0.0%	171.1%	Not Filing				-	0.00%
[1] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.																						Total		6,149,945	100.00%	

[1] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.
In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.
[2] The company is generally filing in jurisdictions where the requested third round and third round follow-up rate increases were not achieved.
In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.
[3] The company is generally filing in jurisdictions where the requested fourth round rate increase was not achieved.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

Product

**Long-Term Care
Annual 5% Compound Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider
Increased Benefits Option Rider**

Form Number

**H-LTC3J-2, et al.
H-5AI
H-COLR
H-IBOR**

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached actuarial memorandum provides a description of benefits. Copies of the policy forms may be available upon request.

(2)(i): The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. A rate increase is considered an effective way to reduce projected losses.

On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 23.7% at this time. This level is comprised of the remainder of the 2017 request.

Existing rates and revised rates reflecting the 23.7% proposed increase are enclosed with this filing. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. The experience and projections in Attachments 1 and 2 have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis.

Attachments 3 and 4 display Pennsylvania-specific experience similar to Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

The company is aware that the transition of paid claims from the historical to projection period may not be smooth. This is due to an aggregate set of claim runoff factors being used for all loss age cohorts. Loss age specific claim runoff factors were not developed or adjustments manually applied to smooth the transition as we believe that the Department focuses on incurred claims projections when reviewing rate increase filings.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC3 Comprehensive Product

February 2019

(2)(ii)(A): There have been six prior increases approved and implemented on these policy forms and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

(2)(ii)(B): The following Table 1 shows commission scales by duration:

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	40% - 70%
2+	10% - 17%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 5 to this supplement. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with that used in the annual statement filed with the Department.

89.83 (d): We believe this rate increase filing complies with this subsection.

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	615,816	0	0.0%	1,512	1,784,642	0	0.0%	4.4%	2.8980
	1994	5,483,651	106,235	1.9%	4,162	15,207,358	294,612	1.9%	4.4%	2.7732
	1995	7,041,062	857,767	12.2%	3,939	18,685,549	2,276,340	12.2%	4.4%	2.6538
	1996	6,694,159	256,380	3.8%	3,751	16,999,940	651,082	3.8%	4.4%	2.5395
	1997	6,486,523	2,222,633	34.3%	3,631	15,763,298	5,401,358	34.3%	4.4%	2.4302
	1998	6,361,773	1,984,900	31.2%	3,539	14,794,386	4,615,911	31.2%	4.4%	2.3255
	1999	6,242,376	1,402,977	22.5%	3,443	13,891,605	3,122,145	22.5%	4.4%	2.2254
	2000	6,142,692	3,966,155	64.6%	3,358	13,081,121	8,446,094	64.6%	4.4%	2.1295
	2001	6,082,820	5,563,269	91.5%	3,266	12,395,809	11,337,049	91.5%	4.4%	2.0378
	2002	5,994,546	6,245,821	104.2%	3,178	11,689,876	12,179,884	104.2%	4.4%	1.9501
	2003	5,890,727	5,228,940	88.8%	3,082	10,992,748	9,757,779	88.8%	4.4%	1.8661
	2004	5,749,875	5,826,913	101.3%	2,984	10,267,850	10,405,419	101.3%	4.4%	1.7858
	2005	6,794,373	6,106,218	89.9%	2,852	11,610,587	10,434,631	89.9%	4.4%	1.7089
	2006	7,346,560	5,530,182	75.3%	2,754	12,013,583	9,043,321	75.3%	4.4%	1.6353
	2007	7,210,073	5,996,292	83.2%	2,651	11,282,670	9,383,286	83.2%	4.4%	1.5648
	2008	6,938,065	8,969,791	129.3%	2,532	10,389,491	13,431,924	129.3%	4.3%	1.4975
	2009	6,778,038	11,464,562	169.1%	2,442	9,712,781	16,428,469	169.1%	4.3%	1.4330
	2010	6,518,353	11,351,036	174.1%	2,296	8,938,429	15,565,348	174.1%	4.3%	1.3713
	2011	6,272,916	12,130,503	193.4%	2,143	8,231,453	15,917,903	193.4%	4.3%	1.3122
	2012	6,241,118	10,192,746	163.3%	2,005	7,837,060	12,799,174	163.3%	4.2%	1.2557
	2013	6,159,885	15,459,228	251.0%	1,901	7,401,966	18,576,430	251.0%	4.2%	1.2016
	2014	5,918,174	11,235,452	189.8%	1,776	6,805,278	12,919,589	189.8%	4.1%	1.1499
	2015	6,051,982	12,033,388	198.8%	1,610	6,675,457	13,273,066	198.8%	4.0%	1.1030
	2016	6,043,807	13,934,045	230.6%	1,461	6,410,038	14,778,394	230.6%	4.0%	1.0606
	2017	5,837,618	9,862,591	168.9%	1,315	5,953,226	10,057,909	168.9%	4.0%	1.0198
Projected Future Experience	2018	5,864,754	11,379,143	194.0%	1,200	5,750,865	11,158,168	194.0%	4.0%	0.9806
	2019	5,645,182	11,279,686	199.8%	1,089	5,322,650	10,635,233	199.8%	4.0%	0.9429
	2020	5,061,535	11,036,652	218.0%	983	4,588,798	10,005,850	218.0%	4.0%	0.9066
	2021	4,469,107	10,694,618	239.3%	882	3,895,866	9,322,848	239.3%	4.0%	0.8717
	2022	3,920,821	10,272,839	262.0%	787	3,286,449	8,610,739	262.0%	4.0%	0.8382
	2023	3,417,553	9,777,845	286.1%	698	2,754,431	7,880,609	286.1%	4.0%	0.8060
	2024	2,959,706	9,227,170	311.8%	615	2,293,675	7,150,754	311.8%	4.0%	0.7750
	2025	2,547,045	8,660,752	340.0%	540	1,897,958	6,453,652	340.0%	4.0%	0.7452
	2026	2,178,452	8,069,390	370.4%	470	1,560,862	5,781,724	370.4%	4.0%	0.7165
	2027	1,852,046	7,457,272	402.7%	408	1,275,954	5,137,635	402.7%	4.0%	0.6889
	2028	1,565,676	6,852,261	437.7%	352	1,037,174	4,539,247	437.7%	4.0%	0.6624
	2029	1,316,709	6,263,758	475.7%	302	838,699	3,989,804	475.7%	4.0%	0.6370
	2030	1,101,917	5,684,626	515.9%	258	674,889	3,481,650	515.9%	4.0%	0.6125
	2031	917,917	5,119,868	557.8%	219	540,572	3,015,149	557.8%	4.0%	0.5889
	2032	761,278	4,581,570	601.8%	186	431,082	2,594,364	601.8%	4.0%	0.5663
	2033	628,760	4,087,063	650.0%	156	342,348	2,225,331	650.0%	4.0%	0.5445
	2034	517,227	3,636,971	703.2%	131	270,789	1,904,100	703.2%	4.0%	0.5235
	2035	423,679	3,216,790	759.3%	109	213,282	1,619,345	759.3%	4.0%	0.5034
	2036	345,510	2,825,326	817.7%	90	167,241	1,367,577	817.7%	4.0%	0.4840
	2037	280,472	2,466,148	879.3%	74	130,539	1,147,807	879.3%	4.0%	0.4654
	2038	226,635	2,139,507	944.0%	61	101,425	957,481	944.0%	4.0%	0.4475
	2039	182,276	1,842,566	1010.9%	50	78,435	792,878	1010.9%	4.0%	0.4303
	2040	145,879	1,572,360	1077.9%	40	60,359	650,582	1077.9%	4.0%	0.4138
	2041	116,128	1,322,248	1138.6%	32	46,201	526,053	1138.6%	4.0%	0.3978
	2042	91,941	1,100,509	1197.0%	26	35,172	420,995	1197.0%	4.0%	0.3825
	2043	72,405	915,783	1264.8%	20	26,633	336,855	1264.8%	4.0%	0.3678
	2044	56,707	757,844	1336.4%	16	20,056	268,038	1336.4%	4.0%	0.3537
	2045	44,143	619,460	1403.3%	12	15,012	210,667	1403.3%	4.0%	0.3401
	2046	34,142	501,449	1468.7%	10	11,164	163,975	1468.7%	4.0%	0.3270
	2047	26,228	400,674	1527.7%	7	8,247	125,982	1527.7%	4.0%	0.3144
	2048	19,984	316,616	1584.3%	6	6,042	95,723	1584.3%	4.0%	0.3023
	2049	15,069	248,053	1646.2%	4	4,381	72,110	1646.2%	4.0%	0.2907
	2050	11,222	193,017	1719.9%	3	3,137	53,953	1719.9%	4.0%	0.2795
	2051	8,245	145,067	1759.4%	2	2,216	38,990	1759.4%	4.0%	0.2688
	2052	5,968	106,184	1779.1%	2	1,542	27,441	1779.1%	4.0%	0.2584
	2053	4,247	76,499	1801.3%	1	1,055	19,009	1801.3%	4.0%	0.2485
	2054	2,961	53,619	1811.0%	1	707	12,812	1811.0%	4.0%	0.2389
	2055	2,020	36,668	1815.6%	0	464	8,424	1815.6%	4.0%	0.2297
	2056	1,348	24,457	1814.7%	0	298	5,403	1814.7%	4.0%	0.2209
	2057	880	15,906	1808.1%	0	187	3,379	1808.1%	4.0%	0.2124
	Past	152,896,983	167,928,025	109.8%	67,583	268,816,200	241,097,117	89.7%		
	Future	46,843,771	154,978,234	330.8%	9,844	37,696,857	112,812,334	299.3%		
	Lifetime	199,740,754	322,906,259	161.7%	77,427	306,513,057	353,909,451	115.5%		

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 23.7% Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	615,816	0	0.0%	1,512	1,784,642	0	0.0%	4.4%	2.8980
	1994	5,483,651	106,235	1.9%	4,162	15,207,358	294,612	1.9%	4.4%	2.7732
	1995	7,041,062	857,767	12.2%	3,939	18,685,549	2,276,340	12.2%	4.4%	2.6538
	1996	6,694,159	256,380	3.8%	3,751	16,999,940	651,082	3.8%	4.4%	2.5395
	1997	6,486,523	2,222,633	34.3%	3,631	15,763,298	5,401,358	34.3%	4.4%	2.4302
	1998	6,361,773	1,984,900	31.2%	3,539	14,794,386	4,615,911	31.2%	4.4%	2.3255
	1999	6,242,376	1,402,977	22.5%	3,443	13,891,605	3,122,145	22.5%	4.4%	2.2254
	2000	6,142,692	3,966,155	64.6%	3,358	13,081,121	8,446,094	64.6%	4.4%	2.1295
	2001	6,082,820	5,563,269	91.5%	3,266	12,395,809	11,337,049	91.5%	4.4%	2.0378
	2002	5,994,546	6,245,821	104.2%	3,178	11,689,876	12,179,884	104.2%	4.4%	1.9501
	2003	5,890,727	5,228,940	88.8%	3,082	10,992,748	9,757,779	88.8%	4.4%	1.8661
	2004	5,749,875	5,826,913	101.3%	2,984	10,267,850	10,405,419	101.3%	4.4%	1.7858
	2005	6,794,373	6,106,218	89.9%	2,852	11,610,587	10,434,631	89.9%	4.4%	1.7089
	2006	7,346,560	5,530,182	75.3%	2,754	12,013,583	9,043,321	75.3%	4.4%	1.6353
	2007	7,210,073	5,996,292	83.2%	2,651	11,282,670	9,383,286	83.2%	4.4%	1.5648
	2008	6,938,065	8,969,791	129.3%	2,532	10,389,491	13,431,924	129.3%	4.3%	1.4975
	2009	6,778,038	11,464,562	169.1%	2,442	9,712,781	16,428,469	169.1%	4.3%	1.4330
	2010	6,518,353	11,351,036	174.1%	2,296	8,938,429	15,565,348	174.1%	4.3%	1.3713
	2011	6,272,916	12,130,503	193.4%	2,143	8,231,453	15,917,903	193.4%	4.3%	1.3122
	2012	6,241,118	10,192,746	163.3%	2,005	7,837,060	12,799,174	163.3%	4.2%	1.2557
	2013	6,159,885	15,459,228	251.0%	1,901	7,401,966	18,576,430	251.0%	4.2%	1.2016
	2014	5,918,174	11,235,452	189.8%	1,776	6,805,278	12,919,589	189.8%	4.1%	1.1499
	2015	6,051,982	12,033,388	198.8%	1,610	6,675,457	13,273,066	198.8%	4.0%	1.1030
	2016	6,043,807	13,934,045	230.6%	1,461	6,410,038	14,778,394	230.6%	4.0%	1.0606
	2017	5,837,618	9,862,591	168.9%	1,315	5,953,226	10,057,909	168.9%	4.0%	1.0198
Projected Future Experience	2018	5,864,754	11,379,143	194.0%	1,200	5,750,865	11,158,168	194.0%	4.0%	0.9806
	2019	5,809,037	11,257,344	193.8%	1,084	5,477,144	10,614,167	193.8%	4.0%	0.9429
	2020	5,953,082	10,918,630	183.4%	973	5,397,075	9,898,851	183.4%	4.0%	0.9066
	2021	5,343,292	10,561,310	197.7%	873	4,657,922	9,206,638	197.7%	4.0%	0.8717
	2022	4,687,758	10,136,926	216.2%	779	3,929,299	8,496,817	216.2%	4.0%	0.8382
	2023	4,086,048	9,641,338	236.0%	691	3,293,215	7,770,589	236.0%	4.0%	0.8060
	2024	3,538,642	9,091,989	256.9%	609	2,742,332	7,045,993	256.9%	4.0%	0.7750
	2025	3,045,263	8,528,102	280.0%	534	2,269,211	6,354,807	280.0%	4.0%	0.7452
	2026	2,604,570	7,940,711	304.9%	466	1,866,176	5,689,525	304.9%	4.0%	0.7165
	2027	2,214,318	7,333,961	331.2%	404	1,525,539	5,052,681	331.2%	4.0%	0.6889
	2028	1,871,932	6,735,153	359.8%	348	1,240,052	4,461,670	359.8%	4.0%	0.6624
	2029	1,574,265	6,153,422	390.9%	299	1,002,754	3,919,524	390.9%	4.0%	0.6370
	2030	1,317,459	5,581,736	423.7%	255	806,901	3,418,633	423.7%	4.0%	0.6125
	2031	1,097,468	5,024,900	457.9%	217	646,311	2,959,221	457.9%	4.0%	0.5889
	2032	910,188	4,494,700	493.8%	184	515,404	2,545,173	493.8%	4.0%	0.5663
	2033	751,749	4,008,011	533.2%	155	409,314	2,182,289	533.2%	4.0%	0.5445
	2034	618,400	3,565,316	576.5%	130	323,757	1,866,586	576.5%	4.0%	0.5235
	2035	506,553	3,152,378	622.3%	108	255,001	1,586,919	622.3%	4.0%	0.5034
	2036	413,094	2,767,919	670.0%	89	199,955	1,339,790	670.0%	4.0%	0.4840
	2037	335,335	2,415,359	720.3%	74	156,073	1,124,169	720.3%	4.0%	0.4654
	2038	270,967	2,094,920	773.1%	60	121,264	937,527	773.1%	4.0%	0.4475
	2039	217,930	1,803,753	827.7%	49	93,778	776,176	827.7%	4.0%	0.4303
	2040	174,414	1,538,923	882.3%	40	72,166	636,747	882.3%	4.0%	0.4138
	2041	138,843	1,293,890	931.9%	32	55,238	514,771	931.9%	4.0%	0.3978
	2042	109,925	1,076,723	979.5%	25	42,051	411,896	979.5%	4.0%	0.3825
	2043	86,568	895,847	1034.8%	20	31,842	329,521	1034.8%	4.0%	0.3678
	2044	67,799	741,241	1093.3%	16	23,980	262,166	1093.3%	4.0%	0.3537
	2045	52,777	605,811	1147.9%	12	17,949	206,025	1147.9%	4.0%	0.3401
	2046	40,820	490,336	1201.2%	10	13,348	160,341	1201.2%	4.0%	0.3270
	2047	31,358	391,754	1249.3%	7	9,860	123,177	1249.3%	4.0%	0.3144
	2048	23,893	309,537	1295.5%	5	7,224	93,583	1295.5%	4.0%	0.3023
	2049	18,016	242,489	1346.0%	4	5,237	70,492	1346.0%	4.0%	0.2907
	2050	13,418	188,675	1406.2%	3	3,751	52,739	1406.2%	4.0%	0.2795
	2051	9,858	141,799	1438.4%	2	2,650	38,111	1438.4%	4.0%	0.2688
	2052	7,136	103,786	1454.4%	2	1,844	26,822	1454.4%	4.0%	0.2584
	2053	5,077	74,770	1472.6%	1	1,262	18,580	1472.6%	4.0%	0.2485
	2054	3,540	52,405	1480.4%	1	846	12,522	1480.4%	4.0%	0.2389
	2055	2,415	35,837	1484.1%	0	555	8,233	1484.1%	4.0%	0.2297
	2056	1,611	23,902	1483.4%	0	356	5,280	1483.4%	4.0%	0.2209
	2057	1,052	15,545	1477.9%	0	223	3,302	1477.9%	4.0%	0.2124
	Past	152,896,983	167,928,025	109.8%	67,583	268,816,200	241,097,117	89.7%		
	Future	53,820,624	152,810,293	283.9%	9,763	42,969,723	111,380,221	259.2%		
	Lifetime	206,717,606	320,738,318	155.2%	77,346	311,785,923	352,477,338	113.1%		

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1993	1,438,155	0	0.0%	0.0%	4,167,791	0	0.0%	0.0%	4.4%	2.8980
	1994	6,409,485	17,554	0.3%	0.2%	17,774,898	48,680	0.3%	0.2%	4.4%	2.7732
	1995	6,897,401	89,540	1.3%	0.7%	18,304,301	237,621	1.3%	0.7%	4.4%	2.6538
	1996	6,611,753	202,759	3.1%	1.5%	16,790,671	514,911	3.1%	1.4%	4.4%	2.5395
	1997	6,414,870	446,985	7.0%	2.7%	15,589,169	1,086,246	7.0%	2.6%	4.4%	2.4302
	1998	6,326,998	763,381	12.1%	4.5%	14,713,518	1,775,254	12.1%	4.2%	4.4%	2.3255
	1999	6,197,432	1,030,835	16.6%	6.3%	13,791,587	2,293,990	16.6%	5.9%	4.4%	2.2254
	2000	6,103,674	1,106,572	18.1%	7.9%	12,998,032	2,356,493	18.1%	7.3%	4.4%	2.1295
	2001	6,041,554	2,376,487	39.3%	11.5%	12,311,717	4,842,898	39.3%	10.4%	4.4%	2.0378
	2002	5,956,073	3,208,706	53.9%	15.8%	11,614,852	6,257,252	53.9%	14.1%	4.4%	1.9501
	2003	5,849,862	4,089,516	69.9%	20.8%	10,916,490	7,631,488	69.9%	18.2%	4.4%	1.8661
	2004	5,801,407	3,987,549	68.7%	24.7%	10,359,872	7,120,772	68.7%	21.4%	4.4%	1.7858
	2005	7,047,442	3,598,675	51.1%	27.1%	12,043,044	6,149,607	51.1%	23.5%	4.4%	1.7089
	2006	7,314,508	3,668,760	50.2%	29.1%	11,961,168	5,999,400	50.2%	25.3%	4.4%	1.6353
	2007	7,173,766	2,355,441	32.8%	29.4%	11,225,855	3,685,907	32.8%	25.7%	4.4%	1.5648
	2008	6,894,993	11,071,633	160.6%	38.6%	10,324,993	16,579,354	160.6%	32.5%	4.3%	1.4975
	2009	6,773,631	11,297,497	166.8%	46.9%	9,706,466	16,189,068	166.8%	38.6%	4.3%	1.4330
	2010	6,432,630	10,919,970	169.8%	53.9%	8,820,880	14,974,239	169.8%	43.7%	4.3%	1.3713
	2011	6,257,361	9,555,386	152.7%	59.2%	8,211,042	12,538,780	152.7%	47.6%	4.3%	1.3122
	2012	6,287,074	10,296,908	163.8%	64.5%	7,894,767	12,929,972	163.8%	51.4%	4.2%	1.2557
	2013	6,132,131	11,351,651	185.1%	70.1%	7,368,615	13,640,600	185.1%	55.4%	4.2%	1.2016
	2014	6,002,060	13,268,686	221.1%	76.8%	6,901,738	15,257,595	221.1%	59.9%	4.1%	1.1499
	2015	6,108,033	13,954,907	228.5%	83.3%	6,737,282	15,392,540	228.5%	64.3%	4.0%	1.1030
	2016	6,022,138	14,240,797	236.5%	89.5%	6,387,056	15,103,733	236.5%	68.4%	4.0%	1.0606
	2017	5,972,147	13,015,825	217.9%	94.5%	6,090,418	13,273,589	217.9%	71.7%	4.0%	1.0198
Projected Future Experience	2018	5,823,975	17,668,047	303.4%	102.1%	5,710,877	17,324,945	303.4%	76.5%	4.0%	0.9806
	2019	5,516,991	16,367,750	296.7%	108.5%	5,201,784	15,432,595	296.7%	80.5%	4.0%	0.9429
	2020	4,908,456	15,526,934	316.3%	114.5%	4,450,016	14,076,749	316.3%	84.2%	4.0%	0.9066
	2021	4,325,937	12,974,663	299.9%	119.1%	3,771,060	11,310,438	299.9%	87.0%	4.0%	0.8717
	2022	3,787,802	12,130,952	320.3%	123.3%	3,174,952	10,168,218	320.3%	89.5%	4.0%	0.8382
	2023	3,295,036	11,263,301	341.8%	127.3%	2,655,687	9,077,836	341.8%	91.7%	4.0%	0.8060
	2024	2,847,958	10,720,867	376.4%	131.1%	2,207,074	8,308,320	376.4%	93.8%	4.0%	0.7750
	2025	2,445,998	10,158,647	415.3%	134.8%	1,822,662	7,569,825	415.3%	95.7%	4.0%	0.7452
	2026	2,087,758	9,577,480	458.7%	138.4%	1,495,880	6,862,271	458.7%	97.5%	4.0%	0.7165
	2027	1,771,375	8,980,626	507.0%	141.8%	1,220,376	6,187,139	507.0%	99.2%	4.0%	0.6889
	2028	1,494,611	8,373,662	560.3%	145.1%	990,098	5,547,092	560.3%	100.7%	4.0%	0.6624
	2029	1,254,650	7,764,180	618.8%	148.1%	799,170	4,945,523	618.8%	102.0%	4.0%	0.6370
	2030	1,048,143	7,158,032	682.9%	151.0%	641,954	4,384,064	682.9%	103.2%	4.0%	0.6125
	2031	871,636	6,562,473	752.9%	153.7%	513,316	3,864,715	752.9%	104.3%	4.0%	0.5889
	2032	721,698	5,980,561	828.7%	156.2%	408,670	3,386,558	828.7%	105.3%	4.0%	0.5663
	2033	595,129	5,421,309	910.9%	158.4%	324,037	2,951,803	910.9%	106.1%	4.0%	0.5445
	2034	488,781	4,892,636	1001.0%	160.5%	255,897	2,561,491	1001.0%	106.9%	4.0%	0.5235
	2035	399,719	4,396,201	1099.8%	162.4%	201,220	2,213,064	1099.8%	107.5%	4.0%	0.5034
	2036	325,434	3,931,195	1208.0%	164.1%	157,524	1,902,864	1208.0%	108.1%	4.0%	0.4840
	2037	263,766	3,498,056	1326.2%	165.7%	122,763	1,628,083	1326.2%	108.6%	4.0%	0.4654
	2038	212,815	3,096,509	1455.0%	167.1%	95,240	1,385,763	1455.0%	109.0%	4.0%	0.4475
	2039	170,918	2,725,642	1594.7%	168.3%	73,548	1,172,876	1594.7%	109.3%	4.0%	0.4303
	2040	136,603	2,384,693	1745.7%	169.4%	56,521	986,694	1745.7%	109.6%	4.0%	0.4138
	2041	108,599	2,071,517	1907.5%	170.3%	43,206	824,147	1907.5%	109.9%	4.0%	0.3978
	2042	85,882	1,784,723	2078.1%	171.1%	32,854	682,738	2078.1%	110.1%	4.0%	0.3825
	2043	67,574	1,526,195	2258.5%	171.8%	24,856	561,384	2258.5%	110.3%	4.0%	0.3678
	2044	52,883	1,296,862	2452.3%	172.4%	18,704	458,680	2452.3%	110.4%	4.0%	0.3537
	2045	41,137	1,094,552	2660.7%	173.0%	13,990	372,237	2660.7%	110.5%	4.0%	0.3401
	2046	31,803	917,928	2886.3%	173.4%	10,400	300,164	2886.3%	110.6%	4.0%	0.3270
	2047	24,422	764,267	3129.4%	173.7%	7,679	240,304	3129.4%	110.7%	4.0%	0.3144
	2048	18,600	631,318	3394.2%	174.0%	5,623	190,867	3394.2%	110.7%	4.0%	0.3023
	2049	14,012	517,319	3691.9%	174.3%	4,073	150,386	3691.9%	110.8%	4.0%	0.2907
	2050	10,426	420,802	4036.0%	174.5%	2,914	117,624	4036.0%	110.8%	4.0%	0.2795
	2051	7,654	339,371	4434.1%	174.7%	2,057	91,213	4434.1%	110.9%	4.0%	0.2688
	2052	5,533	270,495	4889.1%	174.8%	1,430	69,905	4889.1%	110.9%	4.0%	0.2584
	2053	3,930	212,960	5418.1%	174.9%	977	52,919	5418.1%	110.9%	4.0%	0.2485
	2054	2,735	165,628	6055.4%	175.0%	654	39,575	6055.4%	110.9%	4.0%	0.2389
	2055	1,862	127,227	6833.6%	175.0%	428	29,230	6833.6%	110.9%	4.0%	0.2297
	2056	1,241	96,575	7782.8%	175.1%	274	21,334	7782.8%	110.9%	4.0%	0.2209
	2057	809	72,507	8965.7%	175.1%	172	15,401	8965.7%	110.9%	4.0%	0.2124
	Past	154,466,580	145,916,019	94.5%		273,006,221	195,879,988	71.7%			
	Future	45,274,295	203,864,658	450.3%		36,520,616	147,467,034	403.8%			
	Lifetime	199,740,874	349,780,677	175.1%		309,526,837	343,347,023	110.9%			

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Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 23.7% Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1993	1,438,155	0	0.0%	0.0%	4,167,791	0	0.0%	0.0%	4.4%	2.8980
	1994	6,409,485	17,554	0.3%	0.2%	17,774,898	48,680	0.3%	0.2%	4.4%	2.7732
	1995	6,897,401	89,540	1.3%	0.7%	18,304,301	237,621	1.3%	0.7%	4.4%	2.6538
	1996	6,611,753	202,759	3.1%	1.5%	16,790,671	514,911	3.1%	1.4%	4.4%	2.5395
	1997	6,414,870	446,985	7.0%	2.7%	15,589,169	1,086,246	7.0%	2.6%	4.4%	2.4302
	1998	6,326,998	763,381	12.1%	4.5%	14,713,518	1,775,254	12.1%	4.2%	4.4%	2.3255
	1999	6,197,432	1,030,835	16.6%	6.3%	13,791,587	2,293,990	16.6%	5.9%	4.4%	2.2254
	2000	6,103,674	1,106,572	18.1%	7.9%	12,998,032	2,356,493	18.1%	7.3%	4.4%	2.1295
	2001	6,041,554	2,376,487	39.3%	11.5%	12,311,717	4,842,898	39.3%	10.4%	4.4%	2.0378
	2002	5,956,073	3,208,706	53.9%	15.8%	11,614,852	6,257,252	53.9%	14.1%	4.4%	1.9501
	2003	5,849,862	4,089,516	69.9%	20.8%	10,916,490	7,631,488	69.9%	18.2%	4.4%	1.8661
	2004	5,801,407	3,987,549	68.7%	24.7%	10,359,872	7,120,772	68.7%	21.4%	4.4%	1.7858
	2005	7,047,442	3,598,675	51.1%	27.1%	12,043,044	6,149,607	51.1%	23.5%	4.4%	1.7089
	2006	7,314,508	3,668,760	50.2%	29.1%	11,961,168	5,999,400	50.2%	25.3%	4.4%	1.6353
	2007	7,173,766	2,355,441	32.8%	29.4%	11,225,855	3,685,907	32.8%	25.7%	4.4%	1.5648
	2008	6,894,993	11,071,633	160.6%	38.6%	10,324,993	16,579,354	160.6%	32.5%	4.3%	1.4975
	2009	6,773,631	11,297,497	166.8%	46.9%	9,706,466	16,189,068	166.8%	38.6%	4.3%	1.4330
	2010	6,432,630	10,919,970	169.8%	53.9%	8,820,880	14,974,239	169.8%	43.7%	4.3%	1.3713
	2011	6,257,361	9,555,386	152.7%	59.2%	8,211,042	12,538,780	152.7%	47.6%	4.3%	1.3122
	2012	6,287,074	10,296,908	163.8%	64.5%	7,894,767	12,929,972	163.8%	51.4%	4.2%	1.2557
Projected Future Experience	2013	6,132,131	11,351,651	185.1%	70.1%	7,368,615	13,640,600	185.1%	55.4%	4.2%	1.2016
	2014	6,002,060	13,268,686	221.1%	76.8%	6,901,738	15,257,595	221.1%	59.9%	4.1%	1.1499
	2015	6,108,033	13,954,907	228.5%	83.3%	6,737,282	15,392,540	228.5%	64.3%	4.0%	1.1030
	2016	6,022,138	14,240,797	236.5%	89.5%	6,387,056	15,103,733	236.5%	68.4%	4.0%	1.0606
	2017	5,972,147	13,015,825	217.9%	94.5%	6,090,418	13,273,589	217.9%	71.7%	4.0%	1.0198
	2018	5,824,567	17,668,047	303.3%	102.1%	5,711,458	17,324,945	303.3%	76.5%	4.0%	0.9806
	2019	5,885,609	16,362,845	278.0%	108.3%	5,549,341	15,427,971	278.0%	80.4%	4.0%	0.9429
	2020	5,837,064	15,492,333	265.4%	113.6%	5,291,893	14,045,379	265.4%	83.8%	4.0%	0.9066
	2021	5,172,490	12,901,891	249.4%	117.6%	4,509,029	11,247,000	249.4%	86.3%	4.0%	0.8717
	2022	4,529,015	12,027,904	265.6%	121.3%	3,796,241	10,081,843	265.6%	88.6%	4.0%	0.8382
	2023	3,939,797	11,141,623	282.8%	124.7%	3,175,342	8,979,767	282.8%	90.7%	4.0%	0.8060
	2024	3,405,216	10,589,190	311.0%	128.1%	2,638,930	8,206,275	311.0%	92.6%	4.0%	0.7750
	2025	2,924,588	10,022,652	342.7%	131.3%	2,179,288	7,468,487	342.7%	94.4%	4.0%	0.7452
	2026	2,496,241	9,441,282	378.2%	134.5%	1,788,558	6,764,685	378.2%	96.0%	4.0%	0.7165
	2027	2,117,946	8,846,327	417.7%	137.5%	1,459,144	6,094,615	417.7%	97.5%	4.0%	0.6889
	2028	1,787,025	8,242,864	461.3%	140.5%	1,183,806	5,460,445	461.3%	98.9%	4.0%	0.6624
	2029	1,500,111	7,638,141	509.2%	143.2%	955,520	4,865,240	509.2%	100.2%	4.0%	0.6370
	2030	1,253,198	7,037,758	561.6%	145.8%	767,544	4,310,400	561.6%	101.3%	4.0%	0.6125
	2031	1,042,156	6,448,809	618.8%	148.3%	613,737	3,797,777	618.8%	102.3%	4.0%	0.5889
	2032	862,884	5,874,136	680.8%	150.5%	488,617	3,326,294	680.8%	103.2%	4.0%	0.5663
	2033	711,552	5,322,464	748.0%	152.6%	387,427	2,897,984	748.0%	104.0%	4.0%	0.5445
	2034	584,398	4,801,455	821.6%	154.5%	305,956	2,513,754	821.6%	104.7%	4.0%	0.5235
	2035	477,913	4,312,630	902.4%	156.3%	240,583	2,170,995	902.4%	105.4%	4.0%	0.5034
	2036	389,095	3,855,111	990.8%	157.9%	188,339	1,866,036	990.8%	105.9%	4.0%	0.4840
	2037	315,363	3,429,251	1087.4%	159.3%	146,778	1,596,060	1087.4%	106.3%	4.0%	0.4654
	2038	254,446	3,034,706	1192.7%	160.6%	113,871	1,358,104	1192.7%	106.7%	4.0%	0.4475
	2039	204,353	2,670,516	1306.8%	161.7%	87,935	1,149,154	1306.8%	107.1%	4.0%	0.4303
	2040	163,325	2,335,888	1430.2%	162.7%	67,577	966,500	1430.2%	107.4%	4.0%	0.4138
	2041	129,843	2,028,668	1562.4%	163.6%	51,658	807,100	1562.4%	107.6%	4.0%	0.3978
	2042	102,681	1,747,451	1701.8%	164.4%	39,280	668,480	1701.8%	107.8%	4.0%	0.3825
	2043	80,793	1,494,046	1849.2%	165.0%	29,718	549,558	1849.2%	108.0%	4.0%	0.3678
	2044	63,228	1,269,320	2007.5%	165.6%	22,363	448,939	2007.5%	108.1%	4.0%	0.3537
	2045	49,184	1,071,124	2177.8%	166.1%	16,727	364,270	2177.8%	108.2%	4.0%	0.3401
	2046	38,024	898,149	2362.1%	166.5%	12,434	293,696	2362.1%	108.3%	4.0%	0.3270
	2047	29,199	747,699	2560.7%	166.8%	9,181	235,095	2560.7%	108.4%	4.0%	0.3144
	2048	22,238	617,558	2777.0%	167.1%	6,723	186,707	2777.0%	108.4%	4.0%	0.3023
	2049	16,753	505,990	3020.2%	167.3%	4,870	147,093	3020.2%	108.5%	4.0%	0.2907
	2050	12,466	411,549	3301.4%	167.5%	3,484	115,037	3301.4%	108.5%	4.0%	0.2795
	2051	9,151	331,881	3626.8%	167.7%	2,459	89,200	3626.8%	108.5%	4.0%	0.2688
	2052	6,615	264,507	3998.7%	167.8%	1,710	68,358	3998.7%	108.5%	4.0%	0.2584
	2053	4,699	208,234	4431.1%	167.9%	1,168	51,745	4431.1%	108.6%	4.0%	0.2485
	2054	3,270	161,945	4952.1%	167.9%	781	38,695	4952.1%	108.6%	4.0%	0.2389
	2055	2,226	124,393	5588.3%	168.0%	511	28,579	5588.3%	108.6%	4.0%	0.2297
	2056	1,484	94,421	6364.3%	168.1%	328	20,859	6364.3%	108.6%	4.0%	0.2209
	2057	967	70,888	7331.4%	168.1%	205	15,058	7331.4%	108.6%	4.0%	0.2124
	Past	154,466,580	145,916,019	94.5%		273,006,221	195,879,988	71.7%			
	Future	52,251,171	201,545,646	385.7%		41,850,515	146,048,178	349.0%			
	Lifetime	206,717,750	347,461,666	168.1%		314,856,736	341,928,167	108.6%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	4,157	0	0.0%	26	12,048	0	0.0%	4.4%	2.8980
	1994	146,305	0	0.0%	133	405,735	0	0.0%	4.4%	2.7732
	1995	199,490	0	0.0%	114	529,405	0	0.0%	4.4%	2.6538
	1996	177,072	0	0.0%	108	449,677	0	0.0%	4.4%	2.5395
	1997	172,710	183,182	106.1%	107	419,713	445,161	106.1%	4.4%	2.4302
	1998	171,941	0	0.0%	104	399,852	0	0.0%	4.4%	2.3255
	1999	168,641	0	0.0%	104	375,288	0	0.0%	4.4%	2.2254
	2000	169,235	0	0.0%	103	360,394	0	0.0%	4.4%	2.1295
	2001	165,607	970	0.6%	101	337,481	1,977	0.6%	4.4%	2.0378
	2002	161,120	0	0.0%	98	314,197	0	0.0%	4.4%	1.9501
	2003	161,257	28,258	17.5%	97	300,924	52,733	17.5%	4.4%	1.8661
	2004	156,259	175,198	112.1%	91	279,040	312,861	112.1%	4.4%	1.7858
	2005	181,547	121,250	66.8%	84	310,236	207,198	66.8%	4.4%	1.7089
	2006	194,455	83,402	42.9%	82	317,986	136,384	42.9%	4.4%	1.6353
	2007	190,714	3,629	1.9%	79	298,439	5,679	1.9%	4.4%	1.5648
	2008	182,793	263,017	143.9%	77	273,726	393,858	143.9%	4.3%	1.4975
	2009	181,550	242,189	133.4%	76	260,158	347,051	133.4%	4.3%	1.4330
	2010	175,857	457,197	260.0%	72	241,147	626,942	260.0%	4.3%	1.3713
	2011	171,551	4,579	2.7%	67	225,112	6,009	2.7%	4.3%	1.3122
	2012	171,822	0	0.0%	65	215,759	0	0.0%	4.2%	1.2557
	2013	169,438	173,076	102.1%	64	203,603	207,975	102.1%	4.2%	1.2016
	2014	172,053	302,398	175.8%	61	197,843	347,725	175.8%	4.1%	1.1499
	2015	166,551	241,076	144.7%	52	183,710	265,912	144.7%	4.0%	1.1030
	2016	161,769	224,352	138.7%	47	171,571	237,947	138.7%	4.0%	1.0606
	2017	145,030	468,794	323.2%	42	147,902	478,078	323.2%	4.0%	1.0198
Projected Future Experience	2018	145,264	303,592	209.0%	39	142,443	297,697	209.0%	4.0%	0.9806
	2019	144,244	313,760	217.5%	37	136,002	295,833	217.5%	4.0%	0.9429
	2020	133,925	322,147	240.5%	34	121,416	292,059	240.5%	4.0%	0.9066
	2021	122,182	326,517	267.2%	32	106,510	284,636	267.2%	4.0%	0.8717
	2022	110,790	328,210	296.2%	29	92,865	275,107	296.2%	4.0%	0.8382
	2023	99,823	326,158	326.7%	27	80,454	262,872	326.7%	4.0%	0.8060
	2024	89,412	319,137	356.9%	25	69,291	247,321	356.9%	4.0%	0.7750
	2025	79,630	310,989	390.5%	22	59,337	231,737	390.5%	4.0%	0.7452
	2026	70,510	299,276	424.4%	20	50,521	214,432	424.4%	4.0%	0.7165
	2027	62,067	283,661	457.0%	18	42,761	195,426	457.0%	4.0%	0.6889
	2028	54,328	267,383	492.2%	16	35,989	177,127	492.2%	4.0%	0.6624
	2029	47,300	249,664	527.8%	14	30,128	159,027	527.8%	4.0%	0.6370
	2030	40,965	229,490	560.2%	12	25,090	140,555	560.2%	4.0%	0.6125
	2031	35,272	209,103	592.8%	11	20,772	123,143	592.8%	4.0%	0.5889
	2032	30,171	188,605	625.1%	9	17,085	106,799	625.1%	4.0%	0.5663
	2033	25,627	168,638	658.1%	8	13,953	91,820	658.1%	4.0%	0.5445
	2034	21,602	150,577	697.1%	7	11,309	78,833	697.1%	4.0%	0.5235
	2035	18,057	133,247	737.9%	6	9,090	67,077	737.9%	4.0%	0.5034
	2036	14,963	115,278	770.4%	5	7,243	55,799	770.4%	4.0%	0.4840
	2037	12,293	99,437	808.9%	4	5,722	46,280	808.9%	4.0%	0.4654
	2038	10,013	84,311	842.0%	3	4,481	37,731	842.0%	4.0%	0.4475
	2039	8,084	69,156	855.5%	3	3,478	29,759	855.5%	4.0%	0.4303
	2040	6,463	56,268	870.6%	2	2,674	23,281	870.6%	4.0%	0.4138
	2041	5,115	45,235	884.3%	2	2,035	17,997	884.3%	4.0%	0.3978
	2042	4,011	35,900	895.1%	1	1,534	13,734	895.1%	4.0%	0.3825
	2043	3,122	28,593	915.9%	1	1,148	10,517	915.9%	4.0%	0.3678
	2044	2,414	22,628	937.4%	1	854	8,003	937.4%	4.0%	0.3537
	2045	1,854	17,266	931.2%	1	631	5,872	931.2%	4.0%	0.3401
	2046	1,416	12,988	917.4%	0	463	4,247	917.4%	4.0%	0.3270
	2047	1,074	9,761	908.5%	0	338	3,069	908.5%	4.0%	0.3144
	2048	810	7,296	901.1%	0	245	2,206	901.1%	4.0%	0.3023
	2049	604	5,515	912.7%	0	176	1,603	912.7%	4.0%	0.2907
	2050	446	4,234	948.8%	0	125	1,183	948.8%	4.0%	0.2795
	2051	326	3,060	939.4%	0	88	822	939.4%	4.0%	0.2688
	2052	235	2,182	929.1%	0	61	564	929.1%	4.0%	0.2584
	2053	167	1,539	922.4%	0	41	383	922.4%	4.0%	0.2485
	2054	116	1,063	915.5%	0	28	254	915.5%	4.0%	0.2389
	2055	79	716	905.2%	0	18	165	905.2%	4.0%	0.2297
	2056	53	471	894.1%	0	12	104	894.1%	4.0%	0.2209
	2057	34	302	878.8%	0	7	64	878.8%	4.0%	0.2124
	Past	4,118,924	2,972,567	72.2%	2,054	7,230,946	4,073,489	56.3%		
	Future	1,404,859	5,353,351	381.1%	392	1,096,417	3,805,139	347.1%		
	Lifetime	5,523,783	8,325,918	150.7%	2,446	8,327,364	7,878,628	94.6%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 23.7% Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	4,157	0	0.0%	26	12,048	0	0.0%	4.4%	2.8980
	1994	146,305	0	0.0%	133	405,735	0	0.0%	4.4%	2.7732
	1995	199,490	0	0.0%	114	529,405	0	0.0%	4.4%	2.6538
	1996	177,072	0	0.0%	108	449,677	0	0.0%	4.4%	2.5395
	1997	172,710	183,182	106.1%	107	419,713	445,161	106.1%	4.4%	2.4302
	1998	171,941	0	0.0%	104	399,852	0	0.0%	4.4%	2.3255
	1999	168,641	0	0.0%	104	375,288	0	0.0%	4.4%	2.2254
	2000	169,235	0	0.0%	103	360,394	0	0.0%	4.4%	2.1295
	2001	165,607	970	0.6%	101	337,481	1,977	0.6%	4.4%	2.0378
	2002	161,120	0	0.0%	98	314,197	0	0.0%	4.4%	1.9501
	2003	161,257	28,258	17.5%	97	300,924	52,733	17.5%	4.4%	1.8661
	2004	156,259	175,198	112.1%	91	279,040	312,861	112.1%	4.4%	1.7858
	2005	181,547	121,250	66.8%	84	310,236	207,198	66.8%	4.4%	1.7089
	2006	194,455	83,402	42.9%	82	317,986	136,384	42.9%	4.4%	1.6353
	2007	190,714	3,629	1.9%	79	298,439	5,679	1.9%	4.4%	1.5648
	2008	182,793	263,017	143.9%	77	273,726	393,858	143.9%	4.3%	1.4975
	2009	181,550	242,189	133.4%	76	260,158	347,051	133.4%	4.3%	1.4330
	2010	175,857	457,197	260.0%	72	241,147	626,942	260.0%	4.3%	1.3713
	2011	171,551	4,579	2.7%	67	225,112	6,009	2.7%	4.3%	1.3122
	2012	171,822	0	0.0%	65	215,759	0	0.0%	4.2%	1.2557
	2013	169,438	173,076	102.1%	64	203,603	207,975	102.1%	4.2%	1.2016
	2014	172,053	302,398	175.8%	61	197,843	347,725	175.8%	4.1%	1.1499
	2015	166,551	241,076	144.7%	52	183,710	265,912	144.7%	4.0%	1.1030
	2016	161,769	224,352	138.7%	47	171,571	237,947	138.7%	4.0%	1.0606
	2017	145,030	468,794	323.2%	42	147,902	478,078	323.2%	4.0%	1.0198
Projected Future Experience	2018	145,264	303,592	209.0%	39	142,443	297,697	209.0%	4.0%	0.9806
	2019	147,959	313,023	211.6%	37	139,506	295,139	211.6%	4.0%	0.9429
	2020	156,799	318,130	202.9%	34	142,155	288,417	202.9%	4.0%	0.9066
	2021	146,082	321,760	220.3%	31	127,344	280,488	220.3%	4.0%	0.8717
	2022	132,462	323,215	244.0%	29	111,030	270,920	244.0%	4.0%	0.8382
	2023	119,349	321,005	269.0%	27	96,192	258,719	269.0%	4.0%	0.8060
	2024	106,901	313,939	293.7%	24	82,845	243,292	293.7%	4.0%	0.7750
	2025	95,206	305,782	321.2%	22	70,944	227,857	321.2%	4.0%	0.7452
	2026	84,303	294,143	348.9%	20	60,403	210,754	348.9%	4.0%	0.7165
	2027	74,208	278,687	375.5%	18	51,125	191,999	375.5%	4.0%	0.6889
	2028	64,954	262,588	404.3%	16	43,029	173,950	404.3%	4.0%	0.6624
	2029	56,552	245,105	433.4%	14	36,022	156,124	433.4%	4.0%	0.6370
	2030	48,978	225,234	459.9%	12	29,997	137,949	459.9%	4.0%	0.6125
	2031	42,171	205,168	486.5%	11	24,835	120,826	486.5%	4.0%	0.5889
	2032	36,073	185,008	512.9%	9	20,427	104,763	512.9%	4.0%	0.5663
	2033	30,639	165,383	539.8%	8	16,683	90,048	539.8%	4.0%	0.5445
	2034	25,827	147,639	571.6%	7	13,522	77,295	571.6%	4.0%	0.5235
	2035	21,589	130,626	605.1%	6	10,868	65,758	605.1%	4.0%	0.5034
	2036	17,890	112,996	631.6%	5	8,660	54,695	631.6%	4.0%	0.4840
	2037	14,698	97,451	663.0%	4	6,841	45,356	663.0%	4.0%	0.4654
	2038	11,972	82,616	690.1%	3	5,358	36,973	690.1%	4.0%	0.4475
	2039	9,665	67,761	701.1%	3	4,159	29,158	701.1%	4.0%	0.4303
	2040	7,727	55,129	713.4%	2	3,197	22,810	713.4%	4.0%	0.4138
	2041	6,116	44,317	724.7%	2	2,433	17,632	724.7%	4.0%	0.3978
	2042	4,795	35,172	733.5%	1	1,834	13,455	733.5%	4.0%	0.3825
	2043	3,732	28,012	750.5%	1	1,373	10,304	750.5%	4.0%	0.3678
	2044	2,886	22,168	768.1%	1	1,021	7,840	768.1%	4.0%	0.3537
	2045	2,217	16,915	763.0%	1	754	5,752	763.0%	4.0%	0.3401
	2046	1,693	12,724	751.7%	0	554	4,161	751.7%	4.0%	0.3270
	2047	1,285	9,563	744.4%	0	404	3,007	744.4%	4.0%	0.3144
	2048	968	7,148	738.4%	0	293	2,161	738.4%	4.0%	0.3023
	2049	722	5,404	747.9%	0	210	1,571	747.9%	4.0%	0.2907
	2050	533	4,148	777.5%	0	149	1,159	777.5%	4.0%	0.2795
	2051	389	2,998	769.8%	0	105	806	769.8%	4.0%	0.2688
	2052	281	2,138	761.4%	0	73	552	761.4%	4.0%	0.2584
	2053	200	1,508	755.9%	0	50	375	755.9%	4.0%	0.2485
	2054	139	1,042	750.2%	0	33	249	750.2%	4.0%	0.2389
	2055	95	702	741.8%	0	22	161	741.8%	4.0%	0.2297
	2056	63	461	732.7%	0	14	102	732.7%	4.0%	0.2209
	2057	41	296	720.2%	0	9	63	720.2%	4.0%	0.2124
	Past	4,118,924	2,972,567	72.2%	2,054	7,230,946	4,073,489	56.3%		
	Future	1,623,423	5,270,697	324.7%	389	1,256,910	3,750,337	298.4%		
	Lifetime	5,742,346	8,243,264	143.6%	2,443	8,487,856	7,823,826	92.2%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1993	19,194	0	0.0%	0.0%	55,624	0	0.0%	0.0%	4.4%	2.8980
	1994	180,548	0	0.0%	0.0%	500,698	0	0.0%	0.0%	4.4%	2.7732
	1995	192,503	0	0.0%	0.0%	510,863	0	0.0%	0.0%	4.4%	2.6538
	1996	174,840	0	0.0%	0.0%	444,010	0	0.0%	0.0%	4.4%	2.5395
	1997	171,025	44,738	26.2%	6.1%	415,618	108,721	26.2%	5.6%	4.4%	2.4302
	1998	171,830	47,059	27.4%	10.1%	399,592	109,436	27.4%	9.4%	4.4%	2.3255
	1999	168,981	47,059	27.8%	12.9%	376,046	104,724	27.8%	11.9%	4.4%	2.2254
	2000	169,125	47,188	27.9%	14.9%	360,159	100,489	27.9%	13.8%	4.4%	2.1295
	2001	165,316	16,443	9.9%	14.3%	336,886	33,507	9.9%	13.4%	4.4%	2.0378
	2002	161,614	0	0.0%	12.9%	315,161	0	0.0%	12.3%	4.4%	1.9501
	2003	160,852	27,553	17.1%	13.3%	300,167	51,416	17.1%	12.7%	4.4%	1.8661
	2004	159,718	25,302	15.8%	13.5%	285,216	45,183	15.8%	12.9%	4.4%	1.7858
	2005	188,566	24,943	13.2%	13.4%	322,231	42,625	13.2%	12.9%	4.4%	1.7089
	2006	194,344	5,033	2.6%	12.5%	317,804	8,230	2.6%	12.2%	4.4%	1.6353
	2007	190,626	139,942	73.4%	17.2%	298,301	218,989	73.4%	15.7%	4.4%	1.5648
	2008	182,918	27,561	15.1%	17.1%	273,913	41,271	15.1%	15.7%	4.3%	1.4975
	2009	182,629	82,112	45.0%	18.9%	261,704	117,665	45.0%	17.0%	4.3%	1.4330
	2010	172,447	225,464	130.7%	25.3%	236,472	309,172	130.7%	21.5%	4.3%	1.3713
	2011	174,827	139,061	79.5%	28.3%	229,411	182,478	79.5%	23.6%	4.3%	1.3122
	2012	173,108	240,070	138.7%	34.0%	217,374	301,459	138.7%	27.5%	4.2%	1.2557
	2013	170,618	78,430	46.0%	34.5%	205,021	94,244	46.0%	28.1%	4.2%	1.2016
	2014	174,782	174,899	100.1%	37.6%	200,981	201,116	100.1%	30.2%	4.1%	1.1499
	2015	168,781	368,727	218.5%	45.5%	186,169	406,713	218.5%	35.1%	4.0%	1.1030
	2016	154,933	173,135	111.7%	48.1%	164,321	183,626	111.7%	36.9%	4.0%	1.0606
	2017	145,972	174,318	119.4%	50.6%	148,863	177,771	119.4%	38.6%	4.0%	1.0198
Projected Future Experience	2018	145,435	506,121	348.0%	60.6%	142,610	496,292	348.0%	44.4%	4.0%	0.9806
	2019	140,949	464,342	329.4%	69.1%	132,896	437,812	329.4%	49.4%	4.0%	0.9429
	2020	129,810	452,384	348.5%	77.0%	117,686	410,133	348.5%	53.9%	4.0%	0.9066
	2021	118,199	391,922	331.6%	83.4%	103,038	341,651	331.6%	57.6%	4.0%	0.8717
	2022	106,954	362,041	338.5%	89.1%	89,649	303,465	338.5%	60.7%	4.0%	0.8382
	2023	96,180	342,988	356.6%	94.3%	77,518	276,437	356.6%	63.6%	4.0%	0.8060
	2024	85,971	341,180	396.9%	99.5%	66,625	264,403	396.9%	66.3%	4.0%	0.7750
	2025	76,416	336,762	440.7%	104.7%	56,942	250,942	440.7%	69.0%	4.0%	0.7452
	2026	67,524	329,882	488.5%	109.7%	48,381	236,361	488.5%	71.4%	4.0%	0.7165
	2027	59,312	320,174	539.8%	114.6%	40,862	220,582	539.8%	73.8%	4.0%	0.6889
	2028	51,806	307,709	594.0%	119.4%	34,319	203,841	594.0%	75.9%	4.0%	0.6624
	2029	45,018	293,140	651.2%	123.9%	28,675	186,721	651.2%	77.9%	4.0%	0.6370
	2030	38,912	276,540	710.7%	128.2%	23,832	169,372	710.7%	79.7%	4.0%	0.6125
	2031	33,423	258,303	772.8%	132.2%	19,683	152,118	772.8%	81.4%	4.0%	0.5889
	2032	28,508	238,866	837.9%	135.9%	16,143	135,261	837.9%	82.8%	4.0%	0.5663
	2033	24,145	218,776	906.1%	139.3%	13,147	119,119	906.1%	84.1%	4.0%	0.5445
	2034	20,290	198,784	979.7%	142.5%	10,623	104,071	979.7%	85.2%	4.0%	0.5235
	2035	16,901	179,259	1060.6%	145.3%	8,508	90,240	1060.6%	86.2%	4.0%	0.5034
	2036	13,952	160,024	1147.0%	147.9%	6,753	77,458	1147.0%	87.1%	4.0%	0.4840
	2037	11,418	141,402	1238.4%	150.1%	5,314	65,812	1238.4%	87.8%	4.0%	0.4654
	2038	9,262	123,731	1335.8%	152.1%	4,145	55,373	1335.8%	88.4%	4.0%	0.4475
	2039	7,446	106,806	1434.5%	153.9%	3,204	45,960	1434.5%	88.9%	4.0%	0.4303
	2040	5,927	90,795	1532.0%	155.4%	2,452	37,567	1532.0%	89.4%	4.0%	0.4138
	2041	4,671	76,168	1630.7%	156.6%	1,858	30,303	1630.7%	89.7%	4.0%	0.3978
	2042	3,651	63,138	1729.5%	157.7%	1,397	24,153	1729.5%	90.0%	4.0%	0.3825
	2043	2,837	51,841	1827.6%	158.5%	1,043	19,069	1827.6%	90.2%	4.0%	0.3678
	2044	2,191	42,304	1930.9%	159.2%	775	14,962	1930.9%	90.4%	4.0%	0.3537
	2045	1,683	34,212	2032.4%	159.8%	572	11,635	2032.4%	90.5%	4.0%	0.3401
	2046	1,287	27,353	2125.6%	160.2%	421	8,945	2125.6%	90.6%	4.0%	0.3270
	2047	979	21,643	2209.8%	160.6%	308	6,805	2209.8%	90.7%	4.0%	0.3144
	2048	740	17,002	2296.4%	160.9%	224	5,140	2296.4%	90.7%	4.0%	0.3023
	2049	554	13,303	2400.4%	161.1%	161	3,867	2400.4%	90.8%	4.0%	0.2907
	2050	410	10,411	2536.9%	161.3%	115	2,910	2536.9%	90.8%	4.0%	0.2795
	2051	300	8,150	2714.1%	161.4%	81	2,190	2714.1%	90.8%	4.0%	0.2688
	2052	217	6,336	2918.1%	161.5%	56	1,637	2918.1%	90.8%	4.0%	0.2584
	2053	154	4,891	3171.6%	161.6%	38	1,216	3171.6%	90.9%	4.0%	0.2485
	2054	107	3,751	3493.8%	161.7%	26	896	3493.8%	90.9%	4.0%	0.2389
	2055	73	2,853	3922.6%	161.7%	17	656	3922.6%	90.9%	4.0%	0.2297
	2056	48	2,152	4438.9%	161.8%	11	475	4438.9%	90.9%	4.0%	0.2209
	2057	32	1,610	5109.5%	161.8%	7	342	5109.5%	90.9%	4.0%	0.2124
	Past	4,170,095	2,109,036	50.6%	0.0%	7,362,606	2,838,835	38.6%	0.0%		
	Future	1,353,693	6,829,052	504.5%	0.0%	1,060,115	4,816,192	454.3%	0.0%		
	Lifetime	5,523,788	8,938,089	161.8%	0.0%	8,422,721	7,655,027	90.9%	0.0%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 23.7% Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1993	19,194	0	0.0%	0.0%	55,624	0	0.0%	0.0%	4.4%	2.8980
	1994	180,548	0	0.0%	0.0%	500,698	0	0.0%	0.0%	4.4%	2.7732
	1995	192,503	0	0.0%	0.0%	510,863	0	0.0%	0.0%	4.4%	2.6538
	1996	174,840	0	0.0%	0.0%	444,010	0	0.0%	0.0%	4.4%	2.5395
	1997	171,025	44,738	26.2%	6.1%	415,618	108,721	26.2%	5.6%	4.4%	2.4302
	1998	171,830	47,059	27.4%	10.1%	399,592	109,436	27.4%	9.4%	4.4%	2.3255
	1999	168,981	47,059	27.8%	12.9%	376,046	104,724	27.8%	11.9%	4.4%	2.2254
	2000	169,125	47,188	27.9%	14.9%	360,159	100,489	27.9%	13.8%	4.4%	2.1295
	2001	165,316	16,443	9.9%	14.3%	336,886	33,507	9.9%	13.4%	4.4%	2.0378
	2002	161,614	0	0.0%	12.9%	315,161	0	0.0%	12.3%	4.4%	1.9501
	2003	160,852	27,553	17.1%	13.3%	300,167	51,416	17.1%	12.7%	4.4%	1.8661
	2004	159,718	25,302	15.8%	13.5%	285,216	45,183	15.8%	12.9%	4.4%	1.7858
	2005	188,566	24,943	13.2%	13.4%	322,231	42,625	13.2%	12.9%	4.4%	1.7089
	2006	194,344	5,033	2.6%	12.5%	317,804	8,230	2.6%	12.2%	4.4%	1.6353
	2007	190,626	139,942	73.4%	17.2%	298,301	218,989	73.4%	15.7%	4.4%	1.5648
	2008	182,918	27,561	15.1%	17.1%	273,913	41,271	15.1%	15.7%	4.3%	1.4975
	2009	182,629	82,112	45.0%	18.9%	261,704	117,665	45.0%	17.0%	4.3%	1.4330
	2010	172,447	225,464	130.7%	25.3%	236,472	309,172	130.7%	21.5%	4.3%	1.3713
	2011	174,827	139,061	79.5%	28.3%	229,411	182,478	79.5%	23.6%	4.3%	1.3122
	2012	173,108	240,070	138.7%	34.0%	217,374	301,459	138.7%	27.5%	4.2%	1.2557
	2013	170,618	78,430	46.0%	34.5%	205,021	94,244	46.0%	28.1%	4.2%	1.2016
	2014	174,782	174,899	100.1%	37.6%	200,981	201,116	100.1%	30.2%	4.1%	1.1499
	2015	168,781	368,727	218.5%	45.5%	186,169	406,713	218.5%	35.1%	4.0%	1.1030
	2016	154,933	173,135	111.7%	48.1%	164,321	183,626	111.7%	36.9%	4.0%	1.0606
	2017	145,972	174,318	119.4%	50.6%	148,863	177,771	119.4%	38.6%	4.0%	1.0198
Projected Future Experience	2018	145,450	506,121	348.0%	60.6%	142,626	496,292	348.0%	44.4%	4.0%	0.9806
	2019	152,154	464,161	305.1%	68.9%	143,461	437,641	305.1%	49.3%	4.0%	0.9429
	2020	153,713	451,034	293.4%	76.4%	139,356	408,909	293.4%	53.7%	4.0%	0.9066
	2021	141,331	389,260	275.4%	82.3%	123,203	339,331	275.4%	57.1%	4.0%	0.8717
	2022	127,885	358,276	280.2%	87.5%	107,194	300,308	280.2%	60.1%	4.0%	0.8382
	2023	115,001	338,515	294.4%	92.2%	92,687	272,831	294.4%	62.8%	4.0%	0.8060
	2024	102,794	336,295	327.2%	97.0%	79,662	260,618	327.2%	65.4%	4.0%	0.7750
	2025	91,368	331,636	363.0%	101.6%	68,084	247,122	363.0%	67.8%	4.0%	0.7452
	2026	80,736	324,644	402.1%	106.2%	57,848	232,608	402.1%	70.2%	4.0%	0.7165
	2027	70,917	314,919	444.1%	110.7%	48,858	216,961	444.1%	72.3%	4.0%	0.6889
	2028	61,943	302,513	488.4%	115.0%	41,034	200,399	488.4%	74.4%	4.0%	0.6624
	2029	53,826	288,065	535.2%	119.2%	34,286	183,488	535.2%	76.2%	4.0%	0.6370
	2030	46,525	271,646	583.9%	123.1%	28,495	166,374	583.9%	77.9%	4.0%	0.6125
	2031	39,962	253,645	634.7%	126.8%	23,534	149,374	634.7%	79.5%	4.0%	0.5889
	2032	34,085	234,486	687.9%	130.2%	19,301	132,780	687.9%	80.9%	4.0%	0.5663
	2033	28,869	214,705	743.7%	133.3%	15,718	116,903	743.7%	82.1%	4.0%	0.5445
	2034	24,260	195,037	803.9%	136.2%	12,701	102,110	803.9%	83.2%	4.0%	0.5235
	2035	20,208	175,842	870.2%	138.8%	10,173	88,520	870.2%	84.1%	4.0%	0.5034
	2036	16,681	156,945	940.8%	141.2%	8,075	75,968	940.8%	84.9%	4.0%	0.4840
	2037	13,652	138,658	1015.7%	143.3%	6,354	64,535	1015.7%	85.6%	4.0%	0.4654
	2038	11,074	121,313	1095.4%	145.1%	4,956	54,291	1095.4%	86.2%	4.0%	0.4475
	2039	8,902	104,705	1176.2%	146.7%	3,831	45,056	1176.2%	86.7%	4.0%	0.4303
	2040	7,086	89,001	1256.0%	148.1%	2,932	36,825	1256.0%	87.1%	4.0%	0.4138
	2041	5,585	74,658	1336.8%	149.3%	2,222	29,702	1336.8%	87.4%	4.0%	0.3978
	2042	4,365	61,884	1417.8%	150.2%	1,670	23,674	1417.8%	87.7%	4.0%	0.3825
	2043	3,391	50,810	1498.2%	151.0%	1,247	18,690	1498.2%	87.9%	4.0%	0.3678
	2044	2,620	41,462	1582.8%	151.7%	926	14,664	1582.8%	88.0%	4.0%	0.3537
	2045	2,013	33,531	1666.0%	152.2%	684	11,403	1666.0%	88.1%	4.0%	0.3401
	2046	1,539	26,808	1742.4%	152.7%	503	8,766	1742.4%	88.2%	4.0%	0.3270
	2047	1,171	21,212	1811.5%	153.0%	368	6,670	1811.5%	88.3%	4.0%	0.3144
	2048	885	16,665	1882.6%	153.3%	268	5,038	1882.6%	88.4%	4.0%	0.3023
	2049	663	13,039	1967.9%	153.5%	193	3,791	1967.9%	88.4%	4.0%	0.2907
	2050	491	10,205	2079.8%	153.6%	137	2,852	2079.8%	88.4%	4.0%	0.2795
	2051	359	7,988	2225.1%	153.8%	96	2,147	2225.1%	88.5%	4.0%	0.2688
	2052	260	6,210	2392.3%	153.9%	67	1,605	2392.3%	88.5%	4.0%	0.2584
	2053	184	4,795	2600.2%	153.9%	46	1,191	2600.2%	88.5%	4.0%	0.2485
	2054	128	3,676	2864.4%	154.0%	31	878	2864.4%	88.5%	4.0%	0.2389
	2055	87	2,797	3215.9%	154.1%	20	643	3215.9%	88.5%	4.0%	0.2297
	2056	58	2,110	3639.1%	154.1%	13	466	3639.1%	88.5%	4.0%	0.2209
	2057	38	1,578	4188.9%	154.1%	8	335	4188.9%	88.5%	4.0%	0.2124
	Past	4,170,095	2,109,036	50.6%	0.0%	7,362,606	2,838,835	38.6%	0.0%		
	Future	1,572,258	6,740,853	428.7%	0.0%	1,222,866	4,761,761	389.4%	0.0%		
	Lifetime	5,742,353	8,849,889	154.1%	0.0%	8,585,472	7,600,596	88.5%	0.0%		

Attachment 5
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2017
LTC3 Comprehensive Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1993	0		0	
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	53,515		0	
2005	62,513		0	
2006	69,331		0	
2007	0		0	
2008	151,950		0	
2009	457,202		0	
2010	1,411,174		350,331	
2011	1,513,651		0	
2012	898,761		0	
2013	2,872,124		0	
2014	3,718,865		85,987	
2015	5,633,214		12,599	
2016	10,528,237		176,121	
2017	9,388,802	52,253,890	407,122	1,615,335

*(1) Claim reserve is the sum of disabled life reserve and incurred but not reported reserve.
Each of these items are discounted to incurral using 4.5%.*

Attachment 6
Brighthouse Life Insurance Company
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	7,618,373	466,571	6.1%
2	6,928,211	497,944	7.2%
3	6,634,857	556,770	8.4%
4	6,460,864	2,594,874	40.2%
5	6,329,203	1,531,423	24.2%
6	6,219,499	2,521,146	40.5%
7	6,126,255	3,294,964	53.8%
8	6,056,101	6,124,475	101.1%
9	5,976,875	5,959,176	99.7%
10	5,843,106	5,633,281	96.4%
11	5,820,337	7,337,166	126.1%
12	6,993,283	4,649,331	66.5%
13	7,304,171	4,902,524	67.1%
14	7,176,068	6,863,725	95.6%
15	6,927,006	11,407,304	164.7%
16	6,751,397	9,545,250	141.4%
17	6,437,191	11,926,699	185.3%
18	6,298,113	10,967,034	174.1%
19	6,260,509	13,857,868	221.4%
20	6,125,112	12,434,013	203.0%
21	5,903,166	11,853,464	200.8%
22	6,035,101	13,108,297	217.2%
23	6,020,559	12,787,760	212.4%
24	5,912,406	9,766,783	165.2%
25	5,819,487	11,196,372	192.4%
26	5,501,940	11,230,558	204.1%
27	4,937,827	10,968,467	222.1%
28	4,353,739	10,607,694	243.6%
29	3,813,902	10,168,258	266.6%
30	3,319,684	9,655,724	290.9%
31	2,871,201	9,101,553	317.0%
32	2,467,781	8,528,271	345.6%
33	2,108,141	7,927,739	376.1%
34	1,790,341	7,321,640	409.0%
35	1,512,010	6,719,377	444.4%
36	1,270,366	6,125,509	482.2%
37	1,062,146	5,549,551	522.5%
38	883,994	4,990,085	564.5%
39	732,530	4,460,070	608.9%
40	604,552	3,977,473	657.9%
41	496,954	3,535,108	711.4%
42	406,813	3,119,607	766.8%
43	331,578	2,738,074	825.8%
44	269,069	2,388,559	887.7%
45	217,392	2,069,958	952.2%
46	174,867	1,782,854	1019.5%
47	140,014	1,518,810	1084.8%
48	111,547	1,276,400	1144.3%
49	88,412	1,064,803	1204.4%
50	69,718	887,533	1273.0%
51	54,695	735,754	1345.2%
52	42,667	603,173	1413.7%
53	33,087	488,349	1475.9%
54	25,498	390,038	1529.7%
55	19,498	308,976	1584.6%
56	14,764	242,742	1644.2%
57	11,046	188,657	1707.8%
58	8,158	142,145	1742.3%
59	5,937	104,366	1757.8%
60	4,249	75,254	1770.9%
Total	199,733,371	322,777,345	161.6%

Attachment 7
Brighthouse Life Insurance Company
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	215,016	0	0.0%
2	186,425	0	0.0%
3	174,230	183,182	105.1%
4	170,893	0	0.0%
5	171,183	0	0.0%
6	168,999	0	0.0%
7	168,042	215	0.1%
8	162,743	755	0.5%
9	162,111	28,258	17.4%
10	160,886	130,825	81.3%
11	153,757	165,623	107.7%
12	190,382	0	0.0%
13	194,396	83,402	42.9%
14	186,200	3,629	1.9%
15	181,326	503,281	277.6%
16	179,270	1,925	1.1%
17	173,377	457,197	263.7%
18	174,878	4,579	2.6%
19	170,476	2,796	1.6%
20	170,324	170,280	100.0%
21	171,926	302,398	175.9%
22	170,048	244,251	143.6%
23	153,714	605,710	394.1%
24	146,096	163,378	111.8%
25	144,989	297,170	205.0%
26	141,622	316,611	223.6%
27	131,217	324,532	247.3%
28	119,530	328,933	275.2%
29	108,213	329,865	304.8%
30	97,344	326,645	335.6%
31	87,043	319,493	367.1%
32	77,380	309,884	400.5%
33	68,388	296,863	434.1%
34	60,094	280,444	466.7%
35	52,509	263,277	501.4%
36	45,632	244,648	536.1%
37	39,440	223,610	567.0%
38	33,873	203,019	599.3%
39	28,892	182,475	631.6%
40	24,471	162,909	665.7%
41	20,568	145,430	707.1%
42	17,138	127,863	746.1%
43	14,153	110,208	778.7%
44	11,586	94,655	817.0%
45	9,399	80,022	851.4%
46	7,553	65,561	868.0%
47	6,009	53,322	887.4%
48	4,732	42,831	905.2%
49	3,693	33,812	915.6%
50	2,861	26,966	942.4%
51	2,203	21,226	963.3%
52	1,686	16,113	955.5%
53	1,284	12,122	943.9%
54	974	9,105	935.2%
55	733	6,817	929.5%
56	548	5,170	943.6%
57	405	3,951	974.4%
58	297	2,856	961.7%
59	215	2,039	948.4%
60	153	1,438	938.4%
Total	5,523,527	8,323,570	150.7%

Brighthouse

FINANCIAL

Brighthouse Life Insurance Company
PO Box 40006
Lynchburg, VA 24506

February 26, 2019

Honorable Jessica Altman
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company
Company NAIC # 87726
SERFF Tracking # MILL-131718212

Dear Commissioner Altman:

This letter sets forth the conditions under which Milliman USA ("Milliman") is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between Brighthouse Life Insurance Company and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman USA ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the Brighthouse Life Insurance Company long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, Brighthouse Life Insurance Company hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Meredith Ratajczak, Chief Actuary, at 11225 North Community House Road, Charlotte, NC 28277, or via email at meredith.ratajczak@brighthousefinancial.com, or by telephone at 980 949 4427.

Sincerely,



D. Burt Arrington
Vice President and Assistant Secretary
Brighthouse Life Insurance Company

[company name short]
[company addr 1]
[company addr2]
[company city, st zip]

IMPORTANT CHANGE – DECISION REQUIRED

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

Dear [insured_name1],

Thank you for choosing Brighthouse Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

Given this change, we are offering you several choices to adjust your coverage to meet your needs. These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision.

Once again, thank you for being a Brighthouse Life Insurance Company policyholder.

Sincerely,

Your Customer Service Team

P.S. This premium increase notice is not a bill. [**<if not EFT>**-you will be billed separately.] Please take time to read the Important Information Regarding This Premium Increase included with this letter.

Underwritten by Brighthouse Life Insurance Company, Lynchburg, VA

NOTE: gray shading indicates print in blue font

The premium on your long term care insurance policy is increasing.

You have [3] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 Adjust your coverage to reduce your premiums
- 3 **<if nonfor available>** {See Addendum for CNF, OLB & NFO text variations}

Long Term Care Insurance

Premium Increase Notice

[mm/dd/yyyy]
[company name long]
[Company Copyright]

Policyholder:

[Insured_name1]

Policy Number:

[policy_number]

Agent:

[serving_agent_name]
[serving_agency_name]
[serving_agent_address1]
[serving_agent_address2]
[serving_agent_address3]
[serving_agent_address4]
[serving_agent_address5]
[serving_agent_phone]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]
[Fax: [company_fax]]

Addendum

For point #3 in top right:

[<if CNF > Pay nothing more and receive coverage equal to 30 times your Nursing Home Daily benefit or the total premiums you have paid excluding waived premium whichever is greater <or if OLB> Pay nothing more and receive coverage equal to premiums you have paid minus any benefits paid <or if NFO> The Non-Forfeiture rider, if exercised, results in a paid-up long term care insurance benefit according to your contract provisions]

[company name short] Customer service:
[company address 1] [company_phone]
[company city state zip] [company hours2]
[company hours1]
Fax: [company fax]

Policyholder: [insured name2]
Date: [mm/dd/yyyy]
Policy number: [policy number]
Premium before increase: [\$99,999.99] [mode]

NOTE: gray shading indicates print in blue font

Your options:	① Keep current coverage	② Adjust your coverage			③ Pay nothing more
If you are adjusting your coverage, simply check the blue box beside your selection below, and sign and return this page to the fax or address above. If you choose to keep your current coverage, no action is required.	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [Mmmm dd, yyyy] this [999.999%] increase will take effect.	If you are comfortable having less coverage, you may have options such as: reducing the total amount of benefits available to pay for care, reducing the length of time benefits last, increasing the amount of time before benefits begin, and/or modifying any inflation protection you may have. The alternatives below allows you to maintain some protection against long term care costs while keeping your premium down. There may be other ways that you can reduce your benefits and premiums beyond those listed.			[See Addendum for nonforfeiture wording placed here.] If you select this option, you will receive a follow-up letter confirming the amount of your coverage.
		[Alternative A]	[Alternative B]	[Alternative C]	
[Daily maximum benefit]	[\$500.00]	[\$400.00]	[\$500.00]	[\$500.00]	
[Benefit coverage period]	[Unlimited]	[6 years]	[6 years]	[4 years]	
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]	
[Inflation protection]	[Compound 5%]	[Compound 5%]	[Compound 5%]	[Compound 3%]	
[Mode] premium	[\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> Pay nothing more

<if CPI> These amounts do not reflect increases in your premium that may occur as a result of your acceptance of the Cost of Inflation benefit offers that you may receive. As a result, the premium amounts may vary based on benefit increases actually accepted. <if Phased> Your policies rate increase is phasing in over a number of years; the remaining dates are listed on the reverse. The amount of the phased quarterly rate increase will vary depending on your selection above.

You do not need to return this form if you are keeping your current coverage. If changing your coverage, please remember to check the blue box above to indicate your choice, then sign and return this form by: [Mmmm dd, yyyy].

► Policyholder Signature

Date

By signing, you (1) authorize [company name] to make the requested changes to your Long Term Care Insurance policy; and (2) represent that you have read and understand the information

contained in this form and the enclosed letters, including the Important Information Regarding This Premium Increase.

Coverage Options

Page [2] of [m]

Policyholder:
Date: [insured_ name1]
Policy number: [mm/dd/yyyy]
Premium before [contract number]
increase: [\$99,999.99] [Mode]

Phased Premiums:

The amount of the phased [Mode] rate increase will vary depending on your selection on the first page.

Date of phased increase	Keep current coverage:	[Alternative [A]]	[Alternative B]	[Alternative C]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

Addendum:

Rules for printing nonforfeiture text in the “3 Pay nothing more” column:

[<if contingent nonforfeiture>If you would like to stop paying premiums on your contract you can elect the Contingent Nonforfeiture benefit. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your contract excluding waived premium whichever is greater.

[<if nonforfeiture Rider>If you would like to stop paying premiums on your contract you may exercise the non-forfeiture rider that you purchased with your contract.

[<if OLB> If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

About this premium increase

This premium increase is based on our expectation of aggregate future claims by our insureds. All policyholders in your class are receiving this rate increase and it is not due to a change in your individual health, age, claims history, or any other individual characteristic. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurers to support rate increase requests with actuarial justification.

Guaranteed renewable

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible or likely](#) that your premium will increase again in the future.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to reducing your benefits

All of the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available.

If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. **If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.**

Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the Coverage Options page for further details.

Select a Limited Benefit with No Further Premium Requirement

< if NFO Rider on Policy >

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

Please note: This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

< OR >

<if CNF >

You may elect a Contingent Non-Forfeiture Benefit. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

<OR>**<if OLB>**

You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit, which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

Waiver of premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. If your policy does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction.

<For those states that require the rate increase history (currently AL, NH and VA)>**Rate increase history**

In accordance with the requirements of [\[issue state\]](#) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Brighthouse Life Insurance Company